



**INSIGHT REPORT**

# **2017 Temkin Loyalty Index**

**ACE RENT A CAR AND ADVANTAGE RENT-A-CAR EARN  
HIGHEST LOYALTY ACROSS 329 U.S. COMPANIES**

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## EXECUTIVE SUMMARY

The *2017 Temkin Loyalty Index* (TLi) evaluates how loyal 10,000 U.S. consumers feel towards 329 companies across 20 industries. To determine companies' TLi, we asked respondents to rate how likely they are to exhibit five loyalty-related behaviors: repurchasing from the company, recommending the company to others, forgiving the company if it makes a mistake, trusting the company, and trying the company's new offerings. Our research shows that:

- ACE Rent A Car and Advantage Rent-A-Car earned the highest TLi, while Time Warner Cable earned the lowest.
- Supermarkets engender the strongest loyalty in their customers, while TV/Internet service providers engender the least.
- NFCU and ACE Rent a Car most outpace their industries, while Spirit Airlines and Avis lag the farthest behind.
- Customers are most likely to recommend ACE Rent a Car, AmazonFresh, and NFCU and least likely to recommend Time Warner Cable, Comcast, and Cox Communications.
- Customers are most likely to repurchase from Publix, H-E-B, and Trader Joe's and least likely to repurchase from Time Warner Cable, Comcast, and Cox Communications.
- Customers are most likely to forgive Advantage Rent-A-Car, ACE Rent A Car, Fujitsu and NFCU and least likely to forgive Comcast, Time Warner Cable, and Cox Communications.
- Customers are most likely to try a new offering from ACE Rent A Car, Advantage Rent-A-Car, and Siemens and least likely to show product loyalty to Fifth Third, Citizens, and Time Warner Cable.
- USAA and NFCU are the most trusted companies, while Time Warner Cable, Comcast, and Cox Communications are the least.
- All of the industries saw an increase in loyalty over last year, though utilities saw the most dramatic improvement.

## TEMKIN LOYALTY INDEX EVALUATES FIVE AREAS OF LOYALTY

A recent Temkin Group study found a high correlation between customer experience and loyalty.<sup>1</sup> So, to understand how the quality of the experiences that U.S. companies deliver to their customers relates to loyalty, we surveyed 10,000 U.S. consumers about their recent interactions with organizations.<sup>2</sup> We then used this consumer feedback to create our second annual *Temkin Loyalty Index* (TLi) by:

- **Examining five elements of loyalty.** We asked consumers to rate how loyal they felt to the companies that they had interacted with during the previous 90 days. Respondents answered questions regarding how likely they are to repurchase from the company, to try new offerings from the company, to forgive the company, to trust the company, and to recommend the company to a friend or relative (see Figure 1).
- **Analyzing data from companies with more than 100 respondents.** Although consumers rated a multitude of companies for our survey, we only analyzed the companies that received at least 100 consumer responses. Ultimately, we examined data from 329 companies across 20 industries (see Figure 2).
- **Calculating the TLi.** For each company, we determined the percentage of customers who considered themselves “very likely” to exhibit each of the five loyalty behaviors.<sup>3</sup> We then calculated each company’s TLi by averaging the percentage of those five behaviors.

## CONSUMERS ARE MOST LOYAL TO ACE RENT A CAR AND ADVANTAGE RENT-A-CAR

We examined the TLi for 329 companies from 20 industries and found that:

- **ACE Rent a Car takes the top spot.** ACE Rent a Car earned the highest score in the *Index* with a TLi of 79% (see Figure 3). Rounding out the top 12 are Advantage Rent-A-Car, Mercedes-Benz, Fox Rent A Car, Navy Federal Credit Union (NFCU), Fujitsu, AmazonFresh, Siemens, Baskin Robbins, H-E-B, Rent-a-Wreck, and Alabama Power Company.
- **Time Warner Cable receives the lowest rating.** Time Warner Cable received the lowest score with a TLi of 36% (see Figure 4). Time Warner Cable is joined on the bottom by Comcast, Cox Communications, Optimum, Anthem, Dish Network, Charter Communications, Aetna, Fifth Third, Citigroup, and Spectrum.
- **Supermarkets enjoy the strongest loyalty.** Of the 20 industries included in the *Index*, supermarkets earned the highest average TLi with a rating of 65% (see Figure 5). TV/Internet service providers have the lowest with a TLi of 44%.

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<sup>1</sup> See the Temkin Group report, “ROI of Customer Experience, 2016,” (October 2016).

<sup>2</sup> 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.

<sup>3</sup> For repurchase, forgive, try new offerings, and trust areas of loyalty, we counted the percentage of consumers who selected the top two ratings on a seven-point scale. For the recommendation area, we counted the percentage of consumers who selected the top three ratings on an 11-point scale.

- **Repurchase and recommend have the highest average scores.** We examined the range of scores for each of the five areas of loyalty across all 20 industries (see Figure 6). On average, 72% of consumers are likely to recommend companies and 71% are likely repurchase from them. However, only 41% of consumers are willing to forgive a company after it makes a mistake. TV/Internet service providers are at the bottom of all five loyalty categories, while supermarkets lead in four of them (see Figure 7).
- **NFCU and ACE Rent a Car outpace their industries.** We also examined how each company performed relative to its industry average (see Figures 8 and 9). NFCU and ACE Rent a Car each earned a TLI 18-points higher than their industry averages. Advantage Rent-A-Car, USAA's banking business, and USAA's credit card business also outscored their peers by more than 14 points.
- **Spirit Airlines and Avis lag the farthest behind.** Both Spirit Airlines and Avis received ratings that fell about 13 points below their industries' average, the largest deficits in the *Index*. Four other companies earned scores more than 10 points lower than their industry average: Pacific Gas and Electric Company, Days Inn, Commonwealth Edison, and Kmart.

## Leaders and Laggards Across Five Areas of Loyalty

We examined each of the five areas of loyalty and found that:

- **ACE Rent a Car, AmazonFresh, and NFCU lead in recommendations.** ACE Rent a Car, AmazonFresh, and NFCU each earned a TLI of 86% or higher, giving them the highest percentage of customers who are likely to recommend their company (see Figure 10). At the other end of the spectrum, Time Warner Cable, Comcast, and Cox Communications all have ratings of 52% and lower.
- **Publix, H-E-B, and Trader Joe's lead in repurchasing.** Publix, H-E-B, and Trader Joe's have the highest percentage of customers who are likely to purchase more from them as each received a rating of 85% or higher (see Figure 11). Time Warner Cable, Comcast, and Cox Communications, on the other hand, all received ratings below 53%.
- **Advantage Rent-A-Car, ACE Rent A Car, Fujitsu and NFCU lead in forgiveness.** With ratings of 70% and higher, Advantage Rent-A-Car, ACE Rent A Car, NFCU, and Fujitsu enjoy the highest percentage of customers who are willing to forgive it if it makes a mistake (see Figure 12). At the bottom of the forgiveness list, with scores falling below 20%, are Comcast, Time Warner Cable, and Cox Communications.
- **ACE Rent A Car, Advantage Rent-A-Car, and Siemens lead in new product loyalty.** ACE Rent A Car, Advantage Rent-A-Car, and Siemens lead in product loyalty as over three-fourths of their customers say they are likely to try new offerings from these companies (see Figure 13). Only about a quarter of customers say the same for Fifth Third, Citizens, and Time Warner Cable, making them the lowest scoring companies in this area.
- **USAA and NFCU lead in trust.** Eighty-four percent of both USAA's insurance business customers and NFCU customers trust them – the highest percentage of any companies we looked at (see Figure 14). USAA's banking business, H-E-B and Mercedes-Benz came in close behind, each with a TLI of 83%. At the bottom of the

list, less than half of their customers trust Time Warner Cable, Comcast, and Cox Communications.

## LOYALTY IS ON THE RISE

We compared this year's TLI with results of last year's *Index* and found that:

- **Every industry increased.** The average TLI for all 20 industries increased between 2016 and 2017 (see Figures 15 and 16). Utilities increased the most (up 10.2 percentage-points), while TV/Internet service providers increased the least (up 1.8 points).
- **Utility trust increased the most.** Of all the loyalty components and industries we looked at, the largest single increase came from customers who are willing to trust utilities (up 13.9 points), and the largest drop came from customers who are willing to forgive TV/Internet service providers (down 12.2 points).
- **Trust increased the most.** On average, industry *Trust* ratings increased by 9.5 percentage-points over the last year – the largest increase of any single component. On the other hand, Forgiveness was the only area to have an average decline across industries.
- **Fujitsu and Volkswagen improved the most.** While most companies did increase their TLI since last year, no improvements were as dramatic as those of Fujitsu, Volkswagen, and Advantage Rent-A-Car (see Figure 17). Fujitsu's rating increased the most, going up 30 percentage-points. Volkswagen's score, meanwhile, improved by 23 percentage-points and Advantage Rent-A-Car's score went up by 21 points.
- **JCPenney declined the most.** Although few companies experienced significant decreases in their TLI over the past year, two companies did see their ratings noticeably decline. JCPenney's TLI fell six percentage-points, while Time Warner Cable's dropped by five.

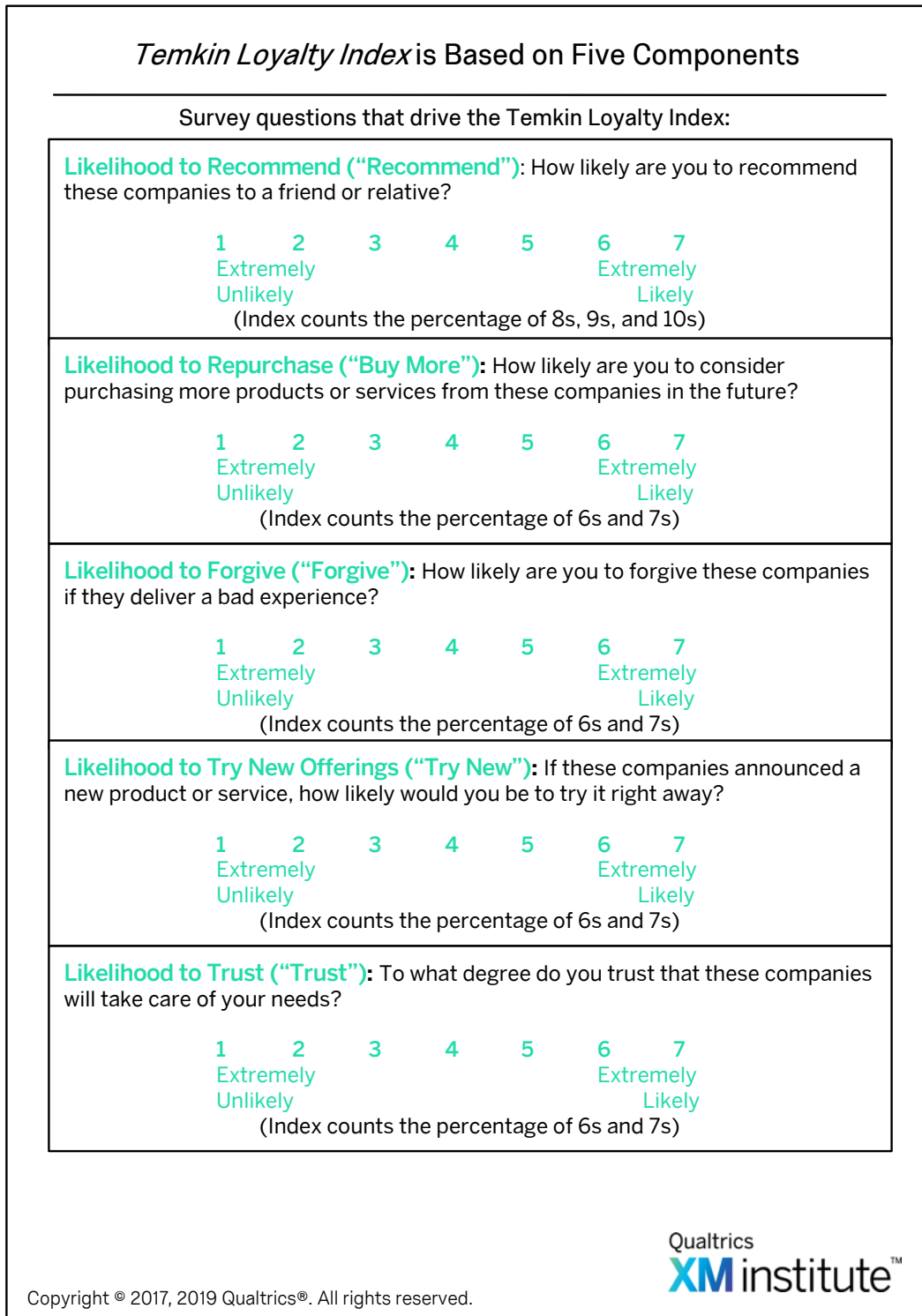


Figure 1

## 2017 Temkin Loyalty Index Evaluates 329 Companies Across 20 Industries

**Airlines:** Alaska Airlines, American Airlines, Delta Airlines, JetBlue Airlines, Southwest Airlines, Spirit Airlines, United Airlines, 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

**Computer & 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 firms:** 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/Internet providers:** AOL, AT&T, Charter Communications, Comcast, Cox Communications, DirecTV, Dish Network, Optimum, Spectrum, 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 Loyalty Index (TLi), Top 50 Organizations							
Rank	Company	Industry	TLi	Rank	Company	Industry	TLi
1	ACE Rent A Car	Rental Cars	79%	20	Wegmans	Supermarkets	70%
2	Advantage Rent-A-Car	Rental Cars	78%	20	USAA	Credit Cards	70%
3	Mercedes-Benz	Auto Dealers	75%	20	Appalachian Power Company	Utilities	70%
3	Fox Rent A Car	Rental Cars	75%	29	Georgia Power	Utilities	69%
3	Navy Federal Credit Union	Banks	75%	29	Electrolux	TV & Appliances	69%
6	Fujitsu	TV & Appliances	74%	29	Buick	Auto Dealers	69%
6	AmazonFresh	Supermarkets	74%	29	Ameren Missouri Company	Utilities	69%
6	Siemens	TV & Appliances	74%	29	Radisson	Hotels	69%
9	Baskin Robbins	Fast Food	73%	29	Sony	Computers	69%
9	H-E-B	Supermarkets	73%	29	Bosch	TV & Appliances	69%
9	Rent-a-Wreck	Rental Cars	73%	29	Apple Music	Streaming Media	69%
9	Alabama Power Company	Utilities	73%	29	Activision	Software Firms	69%
13	USAA	Banks	72%	29	Amazon	Computers	69%
13	Apple Retail Store	Retailers	72%	39	Audi	Auto Dealers	68%
13	Fairfield Inn	Hotels	72%	39	Residence Inn	Hotels	68%
16	Publix	Supermarkets	71%	39	Amazon.com	Retailers	68%
16	Westin	Hotels	71%	39	QVC	Retailers	68%
16	HomeAway	Hotels	71%	39	Wawa Food Markets	Supermarkets	68%
16	USAA	Insurance	71%	39	Volkswagen	Auto Dealers	68%
20	Chick-fil-A	Fast Food	70%	39	Alaska Airlines	Airlines	68%
20	Virgin America	Airlines	70%	39	BMW	Auto Dealers	68%
20	Sony	Software Firms	70%	39	Crowne Plaza	Hotels	68%
20	Hannaford	Supermarkets	70%	39	ESPN	Streaming Media	68%
20	Courtyard By Marriott	Hotels	70%	39	Marriott	Hotels	68%
20	Ameriprise Financial	Investments	70%	50	Multiple	Multiple	67%

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

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Figure 3



<i>2017 Temkin Loyalty Index (TLi), Bottom 50 Organizations</i>							
Rank	Company	Industry	TLi	Rank	Company	Industry	TLi
329	Time Warner Cable	TV/Internet	36%	302	Consolidated Edison of NY	Utilities	50%
328	Comcast	TV/Internet	37%	302	CIGNA	Health Plans	50%
327	Cox Communications	TV/Internet	40%	302	Blue Shield of California	Health Plans	50%
326	Optimum	TV/Internet	44%	296	Taco Bell	Fast Food	51%
325	Anthem	Health Plans	45%	296	SiriusXM	Streaming Media	51%
322	Dish Network	TV/Internet	46%	296	OfficeMax	Retailers	51%
322	Charter Communications	TV/Internet	46%	296	Medicaid	Health Plans	51%
322	Aetna	Health Plans	46%	296	Citibank	Banks	51%
319	Fifth Third	Banks	47%	296	Capital One	Credit Cards	51%
319	Citigroup	Credit Cards	47%	287	Verizon Wireless	Wireless	52%
319	Spectrum	TV/Internet	47%	287	Travelers	Insurance	52%
315	Wells Fargo	Banks	48%	287	Toys 'R' Us	Retailers	52%
315	Pacific Gas and Electric Company	Utilities	48%	287	Sears	Retailers	52%
315	Commonwealth Edison	Utilities	48%	287	PNC	Banks	52%
315	BCBS plan not listed	Health Plans	48%	287	Health Net	Health Plans	52%
309	Spirit Airlines	Airlines	49%	287	Days Inn	Hotels	52%
309	Kmart	Retailers	49%	287	Consumers Energy Company	Utilities	52%
309	DirecTV	TV/Internet	49%	287	Bank of America	Banks	52%
309	Barclaycard	Credit Cards	49%	275	Virgin Mobile	Wireless	53%
309	Avis	Rental Cars	49%	275	TracFone	Wireless	53%
309	AT&T	TV/Internet	49%	275	Toshiba	Computers	53%
302	Verizon	TV/Internet	50%	275	Lyft	Rental Cars	53%
302	United Healthcare	Health Plans	50%	275	Lenovo	Computers	53%
302	Sprint	Wireless	50%	275	Duke Energy Progress	Utilities	53%
302	McDonalds	Fast Food	50%	275	Chase	Banks	53%

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

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Figure 4

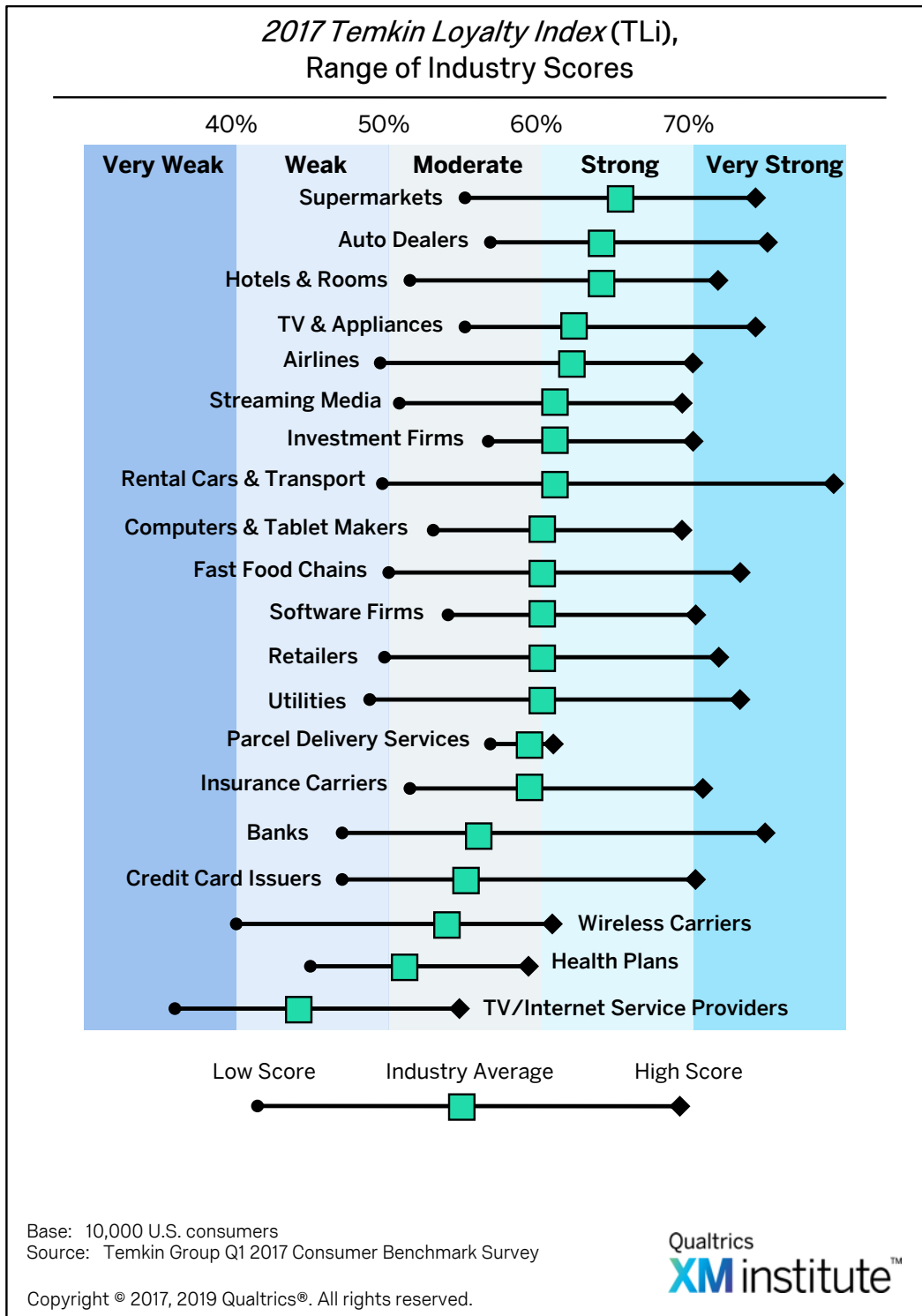


Figure 5

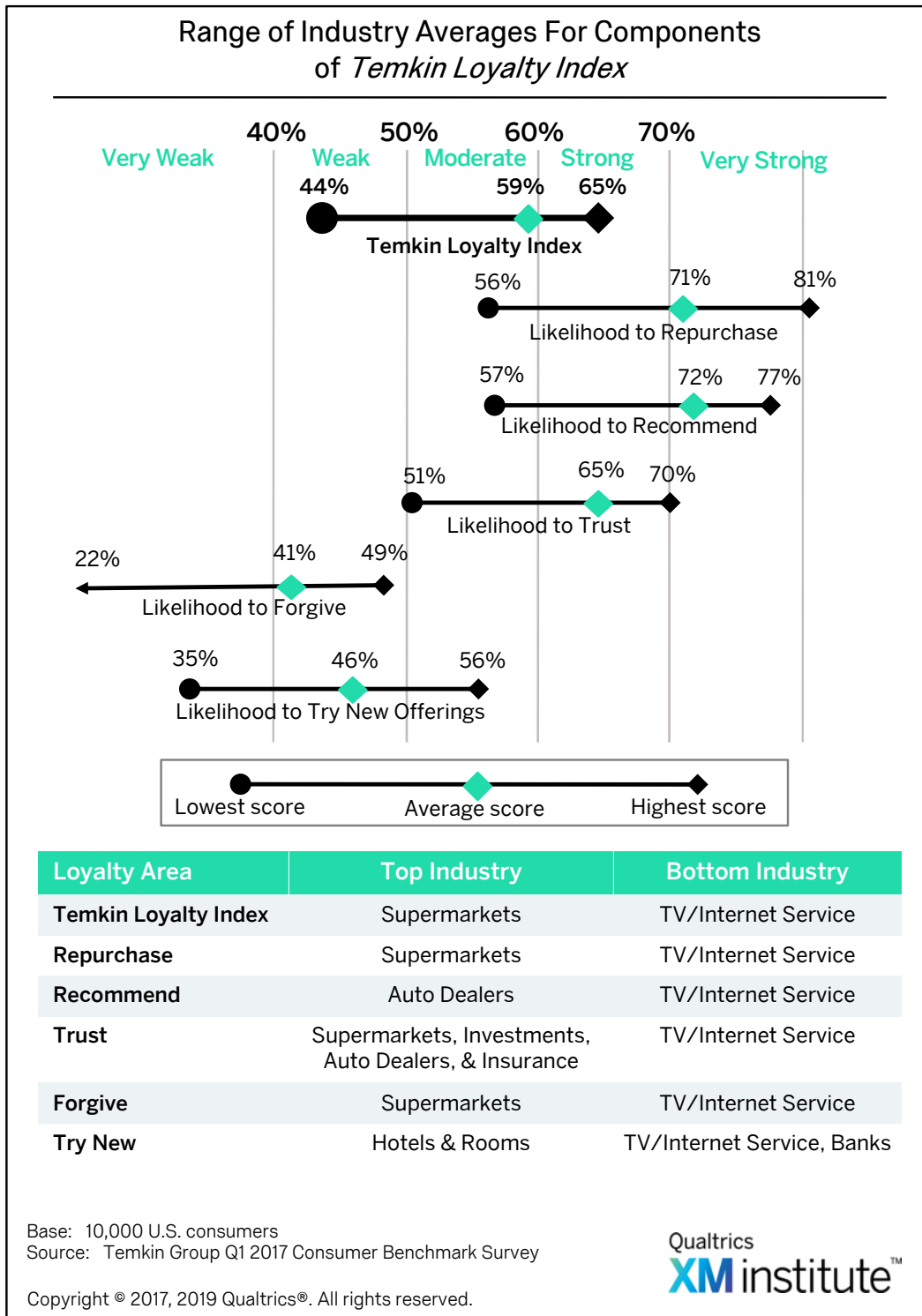


Figure 6

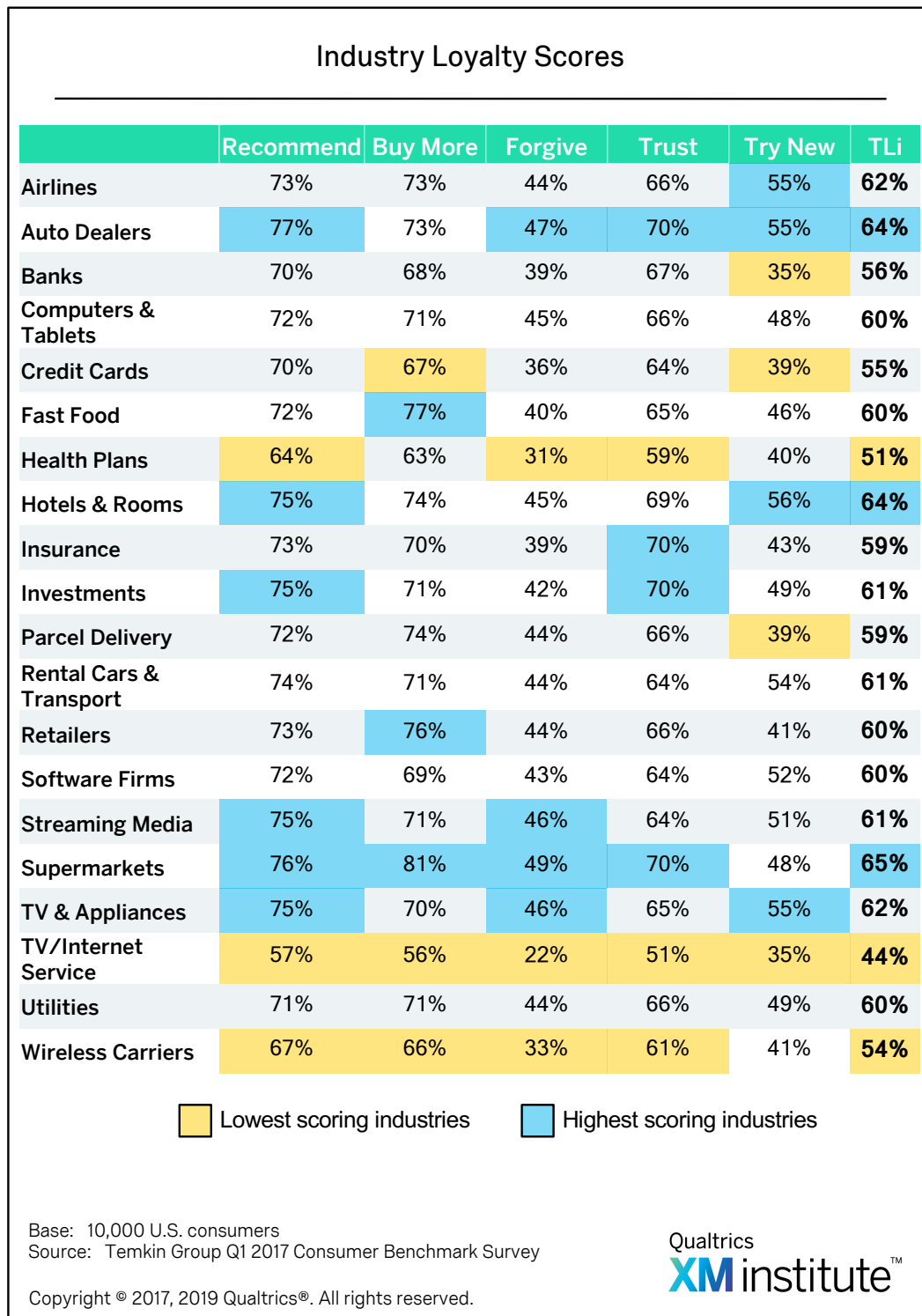


Figure 7

***2017 Temkin Loyalty Index,  
Industry Leaders and Laggards***

Industry	Top of Industry	Bottom of Industry
<b>Airlines</b>	Virgin America (70%)	Spirit Airlines (49%)
<b>Auto dealers</b>	Mercedes-Benz (75%)	Dodge (57%)
<b>Banks</b>	Navy Federal Credit Union (75%)	Fifth Third (47%)
<b>Computers &amp; tablet makers</b>	Amazon & Sony (69%)	Lenovo, Toshiba, & Asus (53%)
<b>Credit card issuers</b>	USAA (70%)	Citigroup (47%)
<b>Fast food chains</b>	Baskin Robbins (73%)	McDonalds (50%)
<b>Health plans</b>	TriCare (59%)	Anthem (45%)
<b>Hotels &amp; rooms</b>	Fairfield Inn (72%)	Days Inn (52%)
<b>Insurance carriers</b>	USAA (71%)	Travelers (52%)
<b>Investment firms</b>	Ameriprise Financial (70%)	Merrill Lynch (57%)
<b>Parcel delivery</b>	UPS (61%)	U.S. Postal Service (57%)
<b>Rental cars &amp; transport</b>	ACE Rent A Car (79%)	Avis (49%)
<b>Retailers</b>	Apple Retail Store (72%)	Kmart (49%)
<b>Software firms</b>	Sony (70%)	McAfee & Adobe (54%)
<b>Streaming Media</b>	Apple Music (69%)	SiriusXM (51%)
<b>Supermarket chains</b>	AmazonFresh (74%)	Safeway (55%)
<b>TV &amp; Appliances</b>	Fujitsu & Siemens (74%)	Whirlpool & Sharp (55%)
<b>TV/Internet Service</b>	AOL (55%)	Time Warner Cable (36%)
<b>Utilities</b>	Alabama Power (73%)	Commonwealth Edison & Pacific Gas and Electric Company (48%)
<b>Wireless carriers</b>	US Cellular (61%)	Sprint (50%)

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

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**Figure 8**

<b>2017 Temkin Loyalty Index, Most Above and Below Industry Average</b>					
Percentage-points above or below industry average TLi					
Most Above Industry Average			Most Below Industry Average		
Company	Industry	Above industry	Company	Industry	Below industry
Navy Federal Credit Union	Banks	+18.7	Spirit Airlines	Airlines	-13.2
ACE Rent A Car	Rental Cars	+18.1	Avis	Rental Cars	-12.6
Advantage Rent-A-Car	Rental Cars	+17.1	Pacific Gas and Electric Company	Utilities	-11.6
USAA	Banks	+16.2	Days Inn	Hotels & Rooms	-11.5
USAA	Credit Cards	+14.5	Commonwealth Edison	Utilities	-11.5
Fox Rent A Car	Rental Cars	+13.3	Kmart	Retailers	-11.2
Baskin Robbins	Fast Food	+13.2	McDonalds	Fast Food	-10.4
Alabama Power Company	Utilities	+12.9	SiriusXM	Streaming Media	-10.2
Fujitsu	TV & Appliances	+12.3	Consolidated Edison of NY	Utilities	-9.7
USAA	Insurance	+11.8	Safeway	Supermarkets	-9.7
Apple Retail Store	Retailers	+11.8	OfficeMax	Retailers	-9.0
Siemens	TV & Appliances	+11.8	Albertsons	Supermarkets	-9.0
Rent-a-Wreck	Rental Cars	+11.5	Taco Bell	Fast Food	-8.9
Mercedes-Benz	Auto Dealers	+10.7	Fifth Third	Banks	-8.6
AOL	TV/Internet Service	+10.6	Citigroup	Credit Cards	-8.6
Sony	Software Firms	+10.4	Lyft	Rental Cars	-8.5
Chick-fil-A	Fast Food	+10.3	Time Warner Cable	TV/Internet Service	-8.3
Appalachian Power Company	Utilities	+9.7	Consumers Energy Company	Utilities	-8.0
AmazonFresh	Supermarkets	+9.6	Airbnb	Hotels & Rooms	-8.0
American Express	Credit Cards	+9.5	Motel 6	Hotels & Rooms	-7.9

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

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Figure 9

<b>2017 Temkin Loyalty Index (TLi), Leaders and Laggards in Recommend Component</b>					
Top Organizations			Bottom Organizations		
Company	Industry	Recommend	Company	Industry	Recommend
ACE Rent A Car	Rental Cars & Transport	88%	Time Warner Cable	TV/Internet Service	50%
AmazonFresh	Supermarkets	86%	Comcast	TV/Internet Service	51%
Navy Federal Credit Union	Banks	86%	Cox Comm.	TV/Internet Service	52%
Mercedes-Benz	Auto Dealers	84%	Charter Comm.	TV/Internet Service	57%
Publix	Supermarkets	84%	Optimum	TV/Internet Service	57%
H-E-B	Supermarkets	84%	Pacific Gas and Electric Company	Utilities	58%
Hannaford	Supermarkets	84%	Spirit Airlines	Airlines	58%
USAA	Banks	84%	Dish Network	TV/Internet Service	58%
Lexus	Auto Dealers	83%	Medicaid	Health Plans	59%
Advantage Rent-A-Car	Rental Cars & Transport	83%	Aetna	Health Plans	59%
Baskin Robbins	Fast Food	83%	Spectrum	TV/Internet Service	59%
Haier	TV & Appliances	83%	Anthem	Health Plans	60%
Wegmans	Supermarkets	82%	McDonalds	Fast Food	60%
Siemens	TV & Appliances	82%	BCBS of Florida	Health Plans	61%
Regions	Banks	82%	Kmart	Retailers	61%
Volkswagen	Auto Dealers	82%	BCBS of Michigan	Health Plans	61%
Holiday Inn Express	Hotels & Rooms	82%	Days Inn	Hotels & Rooms	62%
Chick-fil-A	Fast Food	82%	Safeway	Supermarkets	62%
Apple Retail Store	Retailers	82%	Verizon	TV/Internet Service	62%
USAA	Insurance	81%	Health Net	Health Plans	62%

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

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Figure 10

<b>2017 Temkin Loyalty Index (TLi), Leaders and Laggards in Buy More Component</b>					
Top Organizations			Bottom Organizations		
Company	Industry	Buy More	Company	Industry	Buy More
Publix	Supermarkets	88%	Time Warner Cable	TV/Internet Service	49%
H-E-B	Supermarkets	87%	Cox Comm.	TV/Internet Service	52%
Trader Joe's	Supermarkets	85%	Comcast	TV/Internet Service	52%
Kroger	Supermarkets	84%	Optimum	TV/Internet Service	55%
Hannaford	Supermarkets	84%	Dish Network	TV/Internet Service	55%
Baskin Robbins	Fast Food	84%	Blue Shield of California	Health Plans	56%
Amazon.com	Retailers	83%	Aetna	Health Plans	56%
Wegmans	Supermarkets	83%	Health Net	Health Plans	57%
Chick-fil-A	Fast Food	83%	Avis	Rental Cars & Transport	57%
Chipotle Mexican Grill	Fast Food	83%	HSBC	Credit Cards	58%
Barnes & Noble	Retailers	83%	Blackboard	Software Firms	58%
Apple Retail Store	Retailers	82%	Fifth Third	Banks	58%
Hy-Vee	Supermarkets	82%	Medicaid	Health Plans	58%
Michael's	Retailers	82%	Anthem	Health Plans	59%
Aldi	Supermarkets	82%	Verizon	TV/Internet Service	59%
BJ's Wholesale Club	Retailers	82%	Consolidated Edison of NY	Utilities	59%
Save-a-Lot	Supermarkets	82%	Citigroup	Credit Cards	59%
Wawa Food Markets	Supermarkets	82%	Citibank	Banks	59%
Westin	Hotels & Rooms	82%	Charter Comm.	TV/Internet Service	60%
Winn-Dixie	Supermarkets	82%	AT&T	TV/Internet Service	60%

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

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Figure 11





Figure 12

2017 Temkin Loyalty Index (TLi), Leaders and Laggards in Try New Offerings Component					
Top Organizations			Bottom Organizations		
Company	Industry	Try New	Company	Industry	Try New
ACE Rent A Car	Rental Cars & Transport	80%	Fifth Third	Banks	27%
Advantage Rent-A-Car	Rental Cars & Transport	78%	Citizens	Banks	27%
Siemens	TV & Appliances	77%	Time Warner Cable	TV/Internet Service	27%
Fujitsu	TV & Appliances	75%	PNC	Banks	28%
Fox Rent A Car	Rental Cars & Transport	74%	Comcast	TV/Internet Service	28%
Rent-a-Wreck	Rental Cars & Transport	73%	Citigroup	Credit Cards	29%
HomeAway	Hotels & Rooms	73%	Cox Comm.	TV/Internet Service	29%
Electrolux	TV & Appliances	71%	BCBS plan not listed	Health Plans	29%
Virgin America Airlines		70%	Wells Fargo	Banks	30%
BMW	Auto Dealers	70%	Staples	Retailers	30%
Mercedes-Benz	Auto Dealers	70%	Sears	Retailers	30%
Sony	Software Firms	69%	McDonalds	Fast Food	32%
Radisson	Hotels & Rooms	68%	Ace Hardware	Retailers	32%
ESPN	Streaming Media	68%	Office Depot	Retailers	33%
Appalachian Power Company	Utilities	67%	Charter Comm.	TV/Internet Service	33%
Activision	Software Firms	67%	Chase	Banks	33%
Audi	Auto Dealers	67%	Pacific Gas and Electric	Utilities	33%
AmazonFresh	Supermarkets	67%	Barclaycard	Credit Cards	33%
LendingClub	Investments	66%	Toys 'R' Us	Retailers	33%
Sony	Computers & Tablets	66%	Best Buy	Retailers	33%

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

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Figure 13



Figure 14

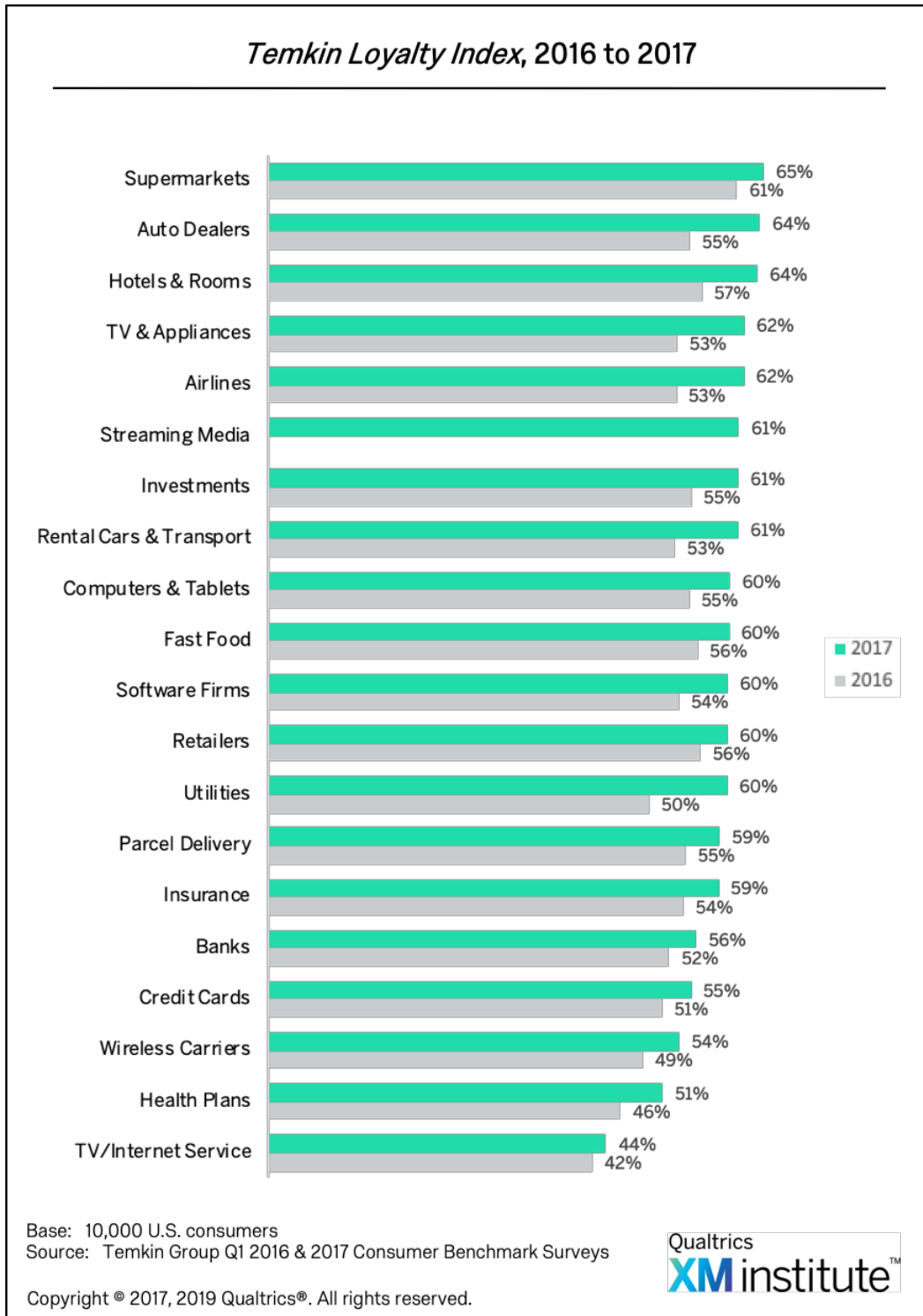


Figure 15

Changes in Industry Loyalty Scores, 2016 to 2017						
Percentage-point change from 2016 to 2017						
	Recommend	Buy More	Forgive	Trust	Try New	TLi
Airlines	+9.5	+9.7	+1.6	+11.8	+11.7	+8.8
Auto Dealers	+11.5	+10.2	+1.8	+11.6	+10.7	+9.2
Banks	+5.1	+5.0	-3.3	+7.5	+3.4	+3.5
Computers & Tablets	+5.2	+5.7	+1.0	+9.1	+5.6	+5.3
Credit Cards	+5.9	+6.4	-5.0	+7.5	+4.3	+3.8
Fast Food	+5.6	+4.4	-2.4	+8.6	+4.3	+4.1
Health Plans	+9.4	+7.9	-5.6	+9.3	+6.6	+5.5
Hotels & Rooms	+8.1	+9.4	+0.1	+9.4	+9.3	+7.3
Insurance	+5.9	+6.8	-4.2	+8.0	+6.6	+4.6
Investments	+8.5	+7.0	-2.1	+9.6	+7.4	+6.1
Parcel Delivery	+6.5	+4.2	-0.9	+7.5	+5.0	+4.5
Rental Cars & Transport	+10.0	+11.0	+0.0	+10.5	+9.7	+8.3
Retailers	+4.9	+3.1	-0.7	+7.0	+3.2	+3.5
Software Firms	+8.8	+7.0	-0.8	+8.8	+7.9	+6.4
Streaming Media	N/A	N/A	N/A	N/A	N/A	N/A
Supermarkets	+4.4	+3.1	-0.4	+7.0	+3.3	+3.5
TV & Appliances	+11.0	+11.4	+2.3	+10.8	+8.3	+8.7
TV/Internet Service	+5.3	+6.3	-12.2	+6.5	+3.3	+1.8
Utilities	+12.7	+10.3	+1.7	+13.9	+12.2	+10.2
Wireless Carriers	+6.9	+7.2	-4.7	+9.5	+4.9	+4.7

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

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Figure 16

<i>Temkin Loyalty Index, Most Improved And Most Declined Between 2016 and 2017</i>					
Percentage-point change in TLI between 2016 and 2017					
Most Improved			Most Declined		
Company	Industry	Change	Company	Industry	Change
Fujitsu	TV & Appliances	+30	JCPenney	Retailers	-6
Volkswagen	Auto Dealers	+23	Time Warner Cable	TV/Internet Service	-5
Advantage Rent-A-Car	Rental Cars & Transport	+21	Aetna	Health Plans	-3
GM	Auto Dealers	+19	Foot Locker	Retailers	-3
Haier	TV & Appliances	+19	Avis	Rental Cars & Transport	-3
ACE Rent A Car	Rental Cars & Transport	+19	Wells Fargo	Banks	-3
Fairfield Inn	Hotels & Rooms	+17	ShopRite	Supermarkets	-2
Motel 6	Hotels & Rooms	+17	Capital One	Credit Cards	-2
Compaq	Computers & Tablets	+17	Dollar Tree	Retailers	-2
Fox Rent A Car	Rental Cars & Transport	+17	Taco Bell	Fast Food	-2
Southern California Edison	Utilities	+17	Cox Comm.	TV/Internet Service	-1
Activision	Software Firms	+16	Domino's	Fast Food	-1
Jeep	Auto Dealers	+16	Dish Network	TV/Internet Service	-1
HSBC	Credit Cards	+16	Morgan Stanley Smith Barney	Investment Firms	-1
Radisson	Hotels & Rooms	+16	OfficeMax	Retailers	-1
Westin	Hotels & Rooms	+16	PNC	Banks	-1
BMW	Auto Dealers	+15	Piggly Wiggly	Supermarkets	-1
Sony	Software Firms	+15			
MetLife	Insurance Carriers	+15			
American Family	Insurance Carriers	+15			

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

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Figure 17