



INSIGHT REPORT

2018 Temkin Experience Ratings, U.S.

**WEGMANS, H-E-B, CITIZENS, CREDIT UNIONS, PUBLIX, AND
SUBWAY RECEIVE TOP CUSTOMER EXPERIENCE SCORES
ACROSS 318 U.S. COMPANIES**

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EXECUTIVE SUMMARY

2018 marks the eighth 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 318 companies across 20 industries and then evaluated their experiences across three dimensions: *success*, *effort*, and *emotion*. Here are some highlights:

- Wegmans, H-E-B, Citizens, credit unions, Publix, and Subway earned the highest overall ratings, while CarMax, Spirit Airlines, Optimum, Medicaid, and Comcast received the lowest.
- When we compared individual company's ratings with their industry averages, we found that Southwest Airlines and Georgia Power most outperformed their peers, while CarMax and Spirit Airlines fell farthest behind their competitors.
- The *Ratings* declined slightly this year, driven mostly by a drop in the *emotion* component scores.
- To improve customer experience, companies need to master four competencies: *Purposeful Leadership*, *Compelling Brand Values*, *Employee Engagement*, and *Customer Connectedness*.

WEGMANS EARNS 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 eighth 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 318 companies across 20 industries (see Figure 2).
- **Calculating the component ratings.** We developed ratings for each of the three components of an experience – *success*, *effort*, and *emotion* – by subtracting the

¹ Data comes from the Temkin Group Q1 2018 Consumer Benchmark Survey – an online study of 10,000 U.S. consumers completed during January 2018. Survey respondents were representative of the U.S. Census based on quotas for age, income, ethnicity, and geographic region.

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.

Supermarkets Dominate Top and TV/Internet Service Providers Occupy the Bottom

We examined the *Temkin Experience Ratings* for 318 companies from 20 industries and found that:

- **Wegmans is the highest rated company.** Supermarkets – led by Wegmans – secured five of the top 11 spots in the *2018 Temkin Experience Ratings* (see Figure 3). The four other high-scoring supermarkets are H-E-B, Publix, Aldi, and Wawa Food Markets. The top 11 also includes three banks (Citizens, credit unions, and USAA), two retailers (Ace Hardware and Dollar Tree), and one fast food restaurant (Subway).
- **CarMax and Spirit Airlines receive the lowest scores.** CarMax and Spirit Airlines have the lowest scores in the *Ratings*, and they are joined on the bottom by four TV/Internet service providers (Optimum, Comcast, Cox Communications, and Charter Spectrum) and two health plans (Medicaid and Blue Shield of CA) (see Figure 4). Hitachi, Dollar, and HSBC also landed in the bottom 11.
- **Seven industries averaged “good” ratings, while two averaged “poor.”** While individual company scores vary significantly, on average, supermarkets and fast food chains earned the highest ratings (see Figure 5). Five other industries had average scores in the “good” range as well: retailers, banks, parcel delivery services, streaming media companies, and hotels & rooms. Meanwhile, at the other end of the spectrum, both TV/Internet service providers and health plans received “poor” average ratings.
- **Southwest Airlines and Georgia Power most outperform their competitors.** We compared the scores of individual companies to the average scores of their industries and found that Southwest Airlines and Georgia Power both earned ratings that are 10 percentage-points higher than their industry averages (see Figures 6 and 7).
- **CarMax and Spirit Airlines fall furthest behind their peers.** CarMax and Spirit Airlines each received scores that are more than 20 points below their industry averages. Fourteen other companies’ scores fell 10 or more points behind their industry average.

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):

- **Success is the strongest component.** Of the three components, *success* received the highest average score in 16 of the 20 industries included in this benchmark. This

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

is not surprising as 71% of companies earned at least a “good” rating for this area. Wegmans and credit unions earned the highest *success* ratings, while CarMax and Hitachi received the lowest.

- **Wegmans secures top *effort* rating.** Three industries – led by supermarkets – earned “excellent” *effort* ratings, while 64% of companies earned at least a “good” *effort* rating. Wegman’s received the highest *effort* rating, with Subway, Citizens, Ace Hardware, and Wawa Food Markets following closely behind. Spirit Airlines, Medicaid, and CarMax, meanwhile, received the lowest scores for this component.
- ***Emotion* is the weakest component.** Across all 20 industries, the *emotion* scores fall well below those of *success* and *effort*. In fact, only 7% of companies earned a rating of at least “good” in this component, and only eight industries received an average *emotion* rating of “okay” or better. Wegmans’ and H-E-B’s scores put them at the top of the *emotion* rankings, while Cox Communications’ and Comcast’s scores put them on the bottom.

SLIGHT DECLINE IN THE *TEMKIN EXPERIENCE RATINGS*

We also looked at how the 308 companies that were included in both the 2017 and the 2018 *Temkin Experience Ratings* performed this year compared to last year. We found that:

- ***Emotion* is on the decline.** In 2018, 44% of companies earned an overall rating of “good” or better, down from 51% in 2017 (see Figure 12). This decline is mostly a result of a drop in companies’ *emotion* scores.
- **Auto dealers declined the most.** Between 2017 and 2018, the average rating dropped for 11 of the 20 industries – though most of these losses are only slight (see Figure 13). Auto dealers and utilities saw the largest decline in their scores, dropping by nearly three percentage-points. Streaming media, on the other hand, saw its score improve by 1.2 percentage-points – the most of any industry.
- **Airbnb improved the most.** Of the 308 companies we looked at in both the 2017 and 2018 *Temkin Experience Ratings*, three firms improved their scores by 10 or more points: Airbnb, MetroPCS, and Avis (see Figure 14).
- **CarMax declined the most.** Of the eleven companies whose scores dropped by at least 10 points between 2017 and 2018, CarMax and HSBC declined the most.

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).³ Our research shows that companies that are committed to driving improvements evolve through six stages of CX maturity: *Ignore, Explore, Mobilize, Operationalize, Align, and Embed*.

Although any company can improve narrow segments of its customer experience, creating lasting differentiation requires more than just strong ambitions and superficial changes. To increase CX maturity and achieve long-term success, companies must build and sustain four customer experience competencies:⁴

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

³ You can access Temkin Group's *CX Competency & Maturity Assessment* online at [AssessCX.com](https://www.assesscx.com).

⁴ See the Temkin Group Insight Report, "The Four Customer Experience Core Competencies," (April 2017).

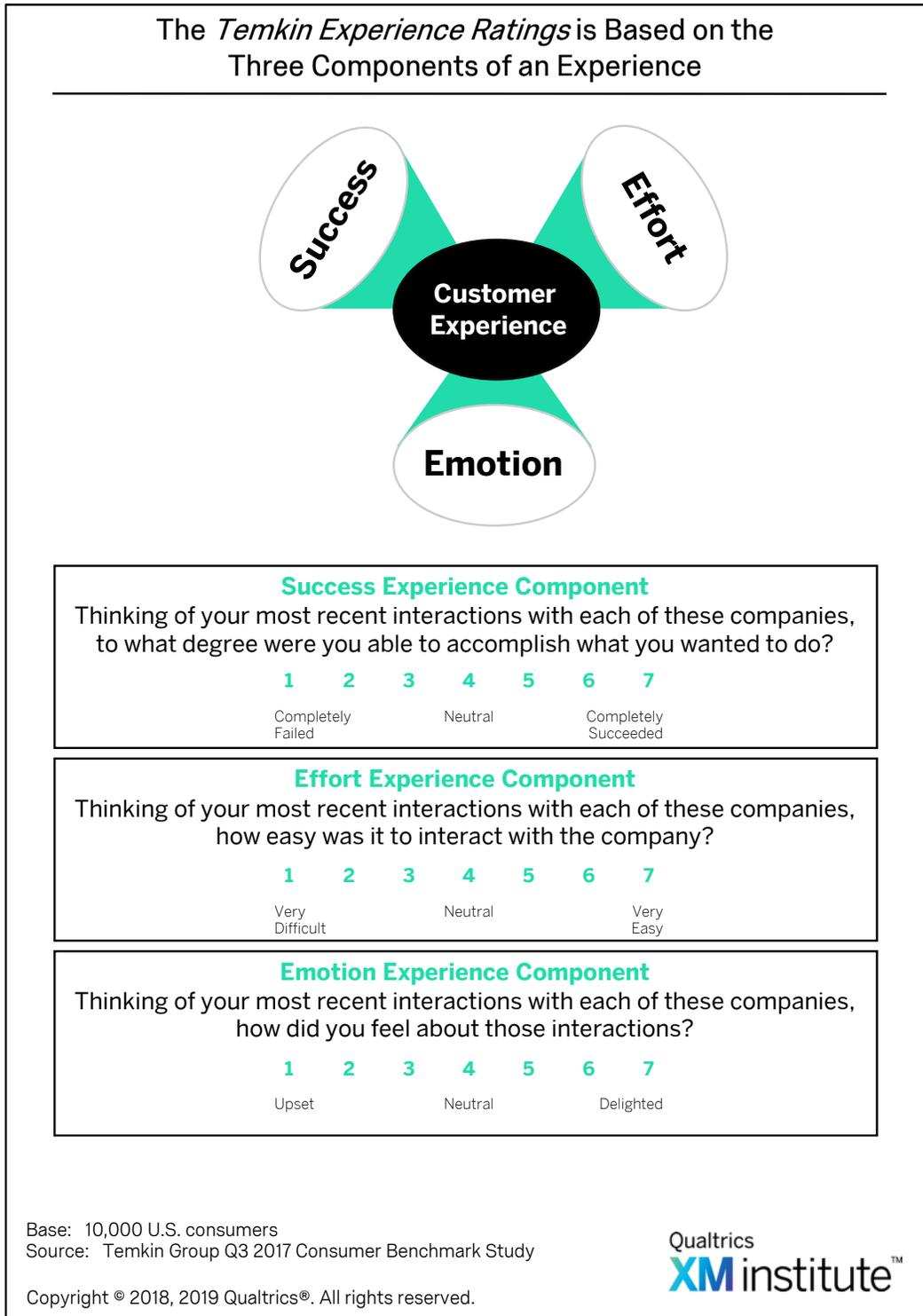


Figure 1

2018 Temkin Experience Ratings (TxR) Evaluates 318 Companies Across 20 Industries

Airlines: Alaska Airlines, American Airlines, Delta Airlines, ExpressJet, JetBlue Airlines, Southwest Airlines, Spirit Airlines, United Airlines, Virgin America

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

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, 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 of New Jersey, Blue Cross Blue Shield plan not listed above, Blue Shield of California, CIGNA, 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, Hyatt, La Quinta Inn, Marriott, Motel 6, Quality Inn, Residence Inn, Sheraton, Super 8, Wyndham

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

Investment firms: A credit union, Ameriprise Financial, Capital One 360, Charles Schwab, E*TRADE, Edward Jones, Fidelity Investments, 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, Uber

Retailers: 7-Eleven, Ace Hardware, Advance Auto Parts, Amazon.com, Apple Retail Store, AutoZone, Barnes & Noble, Bath & Body Works, 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, Menards, Michael's, Nordstrom, O'Reilly Auto Parts, Office Depot, OfficeMax, Old Navy, PetSmart, QVC, 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

Supermarkets: Albertsons, Aldi, AmazonFresh, BI-LO, Food Lion, Giant Eagle, H-E-B, Hannaford, Hy-Vee, Kroger, Meijer, 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, Sony, Toshiba, Vizio, Whirlpool

TV/Internet service providers: AOL, AT&T, Charter Spectrum, Comcast, Cox Communications, DirecTV, Dish Network, Optimum, Time Warner Cable, Verizon

Utilities: Alabama Power Company, Ameren Illinois Company, Ameren Missouri Company, Appalachian Power Company, Arizona Public Service Company, Atmos Energy Services, Baltimore Gas and Electric Company, CenterPoint Energy, Commonwealth Edison, Consolidated Edison Company of New York, Consumers Energy Company, Duke Energy Progress, Florida Power & Light, Georgia Power, Pacific Gas and Electric Company, PSE&G, San Diego Gas & Electric, 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 2018 Consumer Benchmark Survey



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Figure 2

2018 Temkin Experience Ratings (TxR), Top 50 Organizations

Rank	Company	Industry	TxR	Rank	Company	Industry	TxR
1	Wegmans	Supermarkets	86%	22	Pizza Hut	Fast Food	79%
2	H-E-B	Supermarkets	83%	22	Menards	Retail	79%
2	Citizens	Banks	83%	22	Sonic Drive-In	Fast Food	79%
2	A credit union	Banks	83%	22	Hy-Vee	Supermarkets	79%
2	Publix	Supermarkets	83%	22	Starbucks	Fast Food	79%
2	Subway	Fast Food	83%	22	Winn-Dixie	Supermarkets	79%
7	USAA	Banks	82%	22	Dairy Queen	Fast Food	79%
7	Ace Hardware	Retail	82%	22	PetSmart	Retail	79%
7	Dollar Tree	Retail	82%	34	Chick-fil-A	Fast Food	78%
7	Aldi	Supermarkets	82%	34	True Value	Retail	78%
7	Wawa Food Markets	Supermarkets	82%	34	Albertsons	Supermarkets	78%
12	Trader Joe's	Supermarkets	81%	34	KFC	Fast Food	78%
12	Regions	Banks	81%	34	Holiday Inn Express	Hotels & Rooms	78%
12	ShopRite	Supermarkets	81%	34	Walgreens	Retail	78%
12	Popeye's Louisiana Kitchen	Fast Food	81%	34	Dollar General	Retail	78%
12	Family Dollar	Retail	81%	34	Marriott	Hotels & Rooms	78%
17	Save-a-Lot	Supermarkets	80%	42	Taco Bell	Fast Food	77%
17	BJ's Wholesale Club	Retail	80%	42	Staples	Retail	77%
17	Panera Bread	Fast Food	80%	42	Safeway	Supermarkets	77%
17	Little Caesar's	Fast Food	80%	42	Amazon Prime Instant Video	Streaming Media	77%
17	Food Lion	Supermarkets	80%	42	Sam's Club	Retail	77%
22	Baskin Robbins	Fast Food	79%	42	Home Depot	Retail	77%
22	Amazon.com	Retail	79%	42	Piggly Wiggly	Supermarkets	77%
22	Meijer	Supermarkets	79%	42	Amazon Prime Music	Streaming Media	77%
22	Kroger	Supermarkets	79%	42	USAA	Credit Cards	77%

Base: 10,000 U.S. consumers
 Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 3

**2018 Temkin Experience Ratings (TxR),
Bottom 50 Organizations**

Rank	Company	Industry	TxR	Rank	Company	Industry	TxR
318	CarMax	Auto Dealers	43%	289	Gateway	Computers & Tablets	58%
317	Spirit Airlines	Airlines	45%	289	BCBS plan not listed	Health Plans	58%
314	Optimum	TV/Internet	49%	289	AOL	TV/Internet	58%
314	Medicaid	Health Plans	49%	289	Aetna	Health Plans	58%
314	Comcast	TV/Internet	49%		Consolidated Edison Company of New York	Utilities	58%
312	Hitachi	TV & Appliances	50%	279	Blackboard	Software	59%
312	Cox Comm.	TV/Internet	50%	279	Verizon	TV/Internet	59%
310	Charter Spectrum	TV/Internet	51%	279	Fox Rent A Car	Rental Cars & Transport	59%
310	Dollar	Rental Cars & Transport	51%	279	AT&T	TV/Internet	59%
308	Blue Shield of CA	Health Plans	52%	279	Mitsubishi	TV & Appliances	59%
308	HSBC	Credit Cards	52%	279	ExpressJet	Airlines	59%
305	Anthem	Health Plans	53%	279	Virgin Mobile	Wireless	59%
305	Chrysler	Auto Dealers	53%	279	BCBS of Florida	Health Plans	59%
305	BMW	Auto Dealers	53%	279	DHL	Parcel Delivery	59%
303	Haier	TV & Appliances	54%	279	Medicare	Health Plans	59%
303	Fujitsu	TV & Appliances	54%	271	Activision	Software	60%
300	Appalachian Power Company	Utilities	55%	271	Sprint	Wireless	60%
300	Toshiba	Computers & Tablets	55%	271	Intuit	Software	60%
300	CIGNA	Health Plans	55%		Arizona Public Service Company	Utilities	60%
298	Audi	Auto Dealers	56%	271	McAfee	Software	60%
298	Days Inn	Hotels & Rooms	56%	271	United Healthcare	Health Plans	60%
295	Motel 6	Hotels & Rooms	57%	271	Liberty Mutual	Insurance	60%
295	DirecTV	TV/Internet	57%	271	Wells Fargo Advisors	Investments	60%
295	Asus	Computers & Tablets	57%	266	Several tied	Various	61%
289	Mazda	Auto Dealers	58%				

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey

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Figure 4

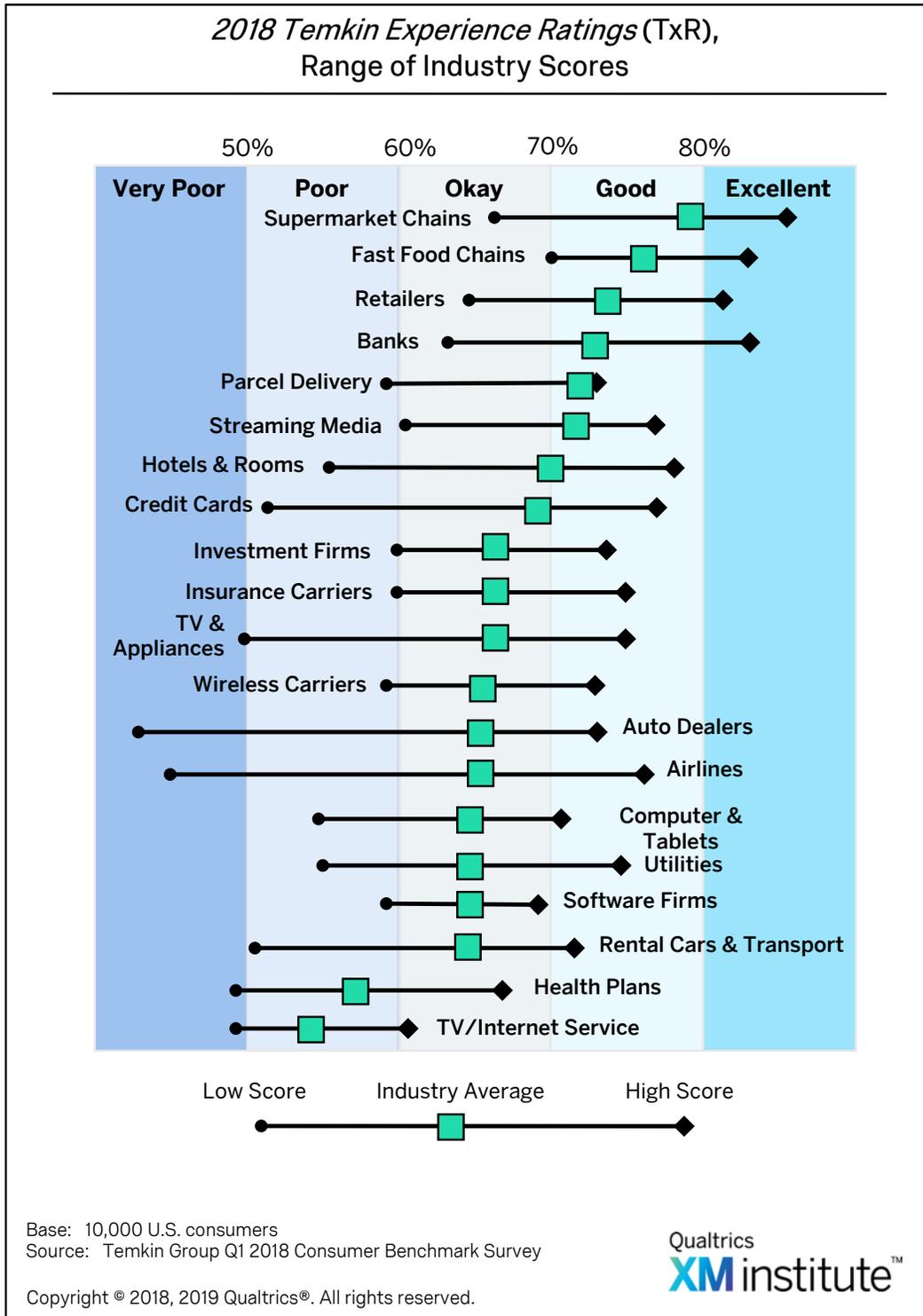


Figure 5

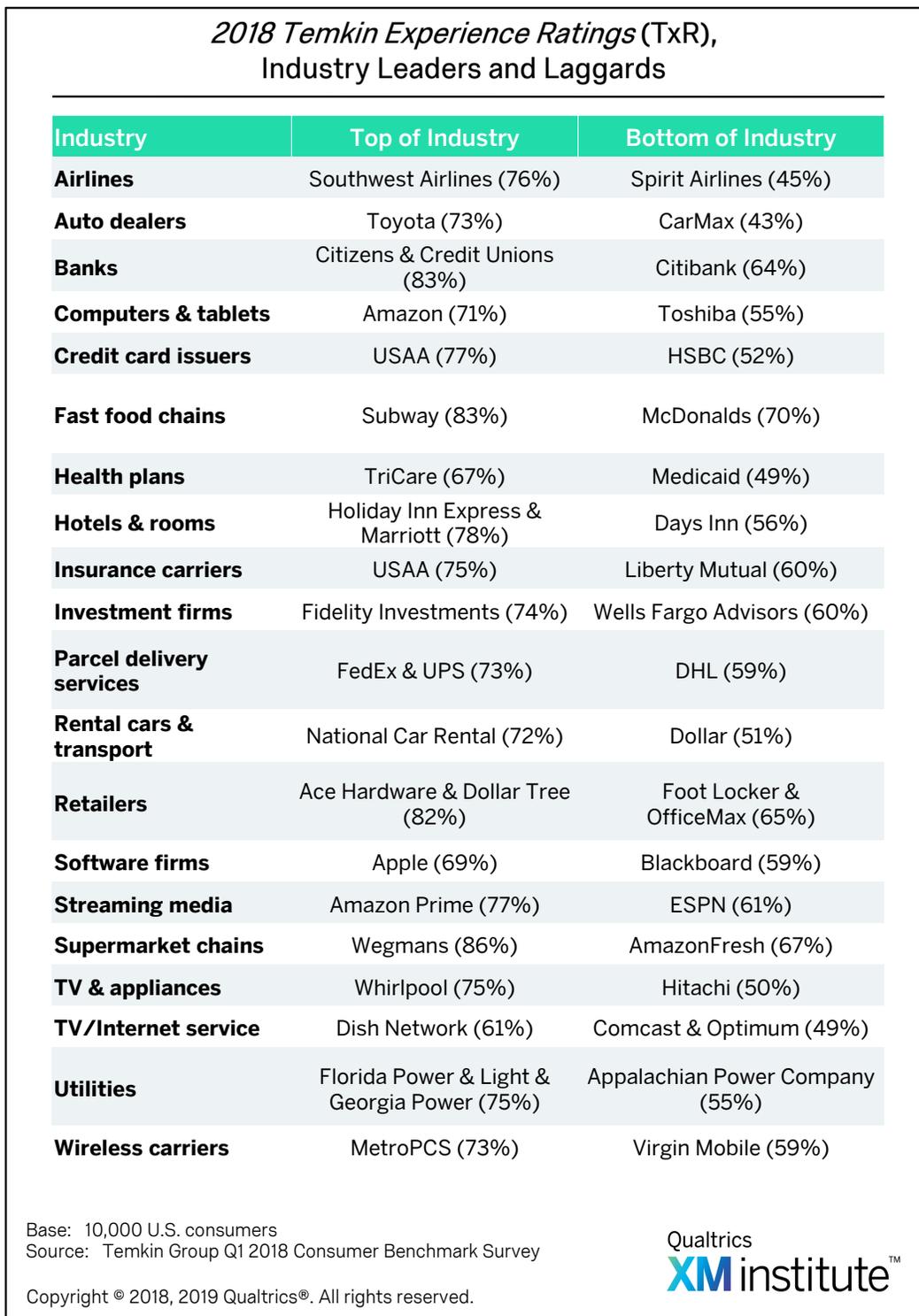


Figure 6

2018 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
Southwest Airlines	Airlines	+10.1	CarMax	Auto Dealers	-23.0
Georgia Power	Utilities	+10.0	Spirit Airlines	Airlines	-21.0
Citizens	Banks	+9.8	HSBC	Credit Cards	-17.3
Florida Power & Light	Utilities	+9.6	Hitachi	TV & Appliances	-17.2
A credit union	Banks	+9.5	Dollar	Rental Cars & Transport	-14.2
TriCare	Health Plans	+9.3	Days Inn	Hotels & Rooms	-13.4
USAA	Banks	+9.2	Haier	TV & Appliances	-12.7
Southern California Gas Company	Utilities	+8.5	Chrysler	Auto Dealers	-12.7
Holiday Inn Express	Hotels & Rooms	+8.4	Fujitsu	TV & Appliances	-12.7
Regions	Banks	+8.1	Motel 6	Hotels & Rooms	-12.6
Marriott	Hotels & Rooms	+8.1	DHL	Parcel Delivery	-12.6
BCBS of New Jersey	Health Plans	+8.0	BMW	Auto Dealers	-12.5
Alaska Airlines	Airlines	+8.0	AmazonFresh	Supermarkets	-11.5
Whirlpool	TV & Appliances	+7.9	Toshiba	Computers & Tablets	-10.5
Ace Hardware	Retail	+7.9	Appalachian Power Company	Utilities	-10.5
Wegmans	Supermarkets	+7.8	ESPN	Streaming Media	-10.2
Dollar Tree	Retail	+7.8	Audi	Auto Dealers	-9.9
USAA	Insurance	+7.5	OfficeMax	Retail	-9.8
USAA	Credit Cards	+7.2	Foot Locker	Retail	-9.5
Dish Network	TV/Internet Service	+7.0	Apple Music	Streaming Media	-8.9

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey

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Figure 7

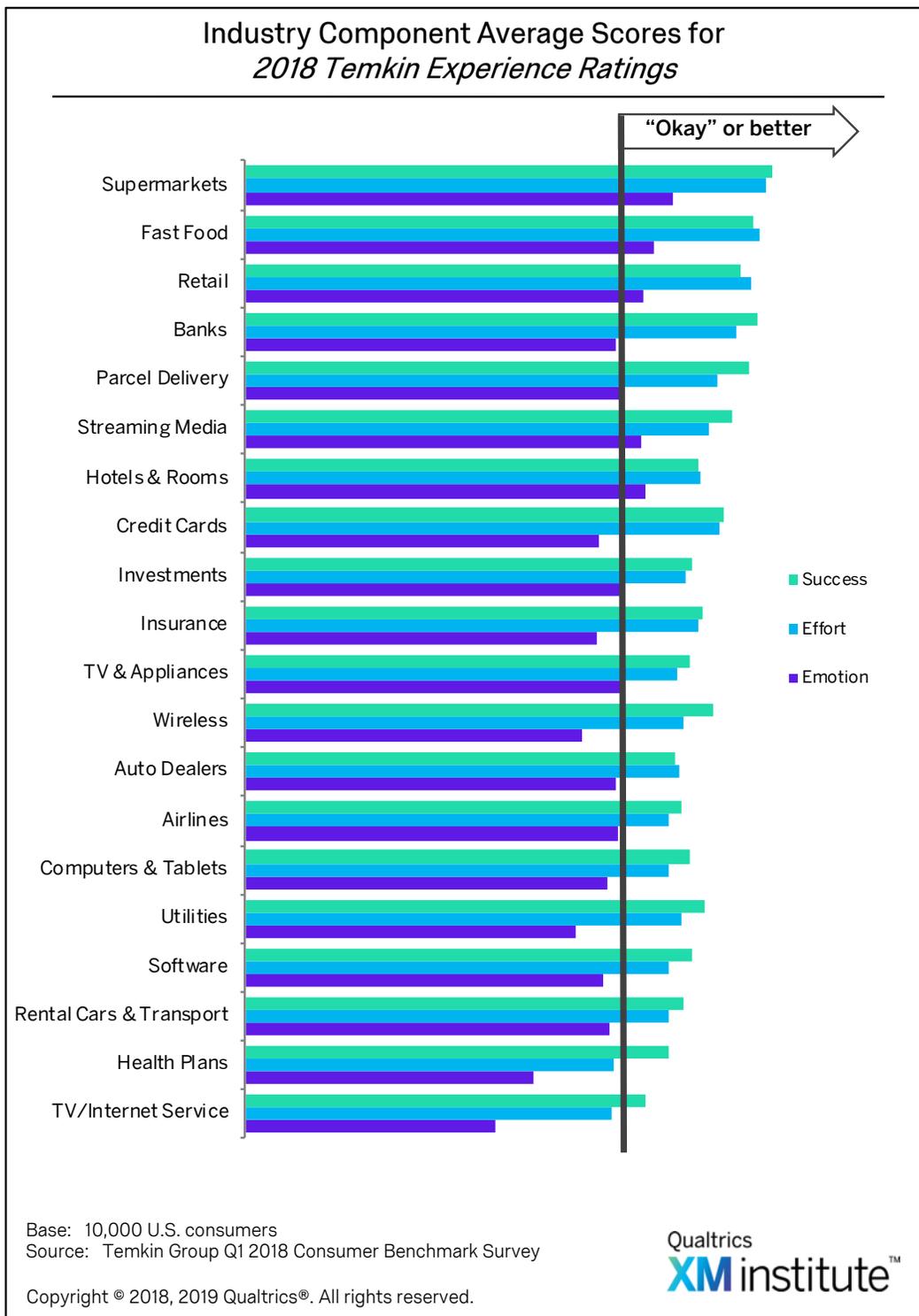


Figure 8

2018 Temkin Experience Ratings, Leaders and Laggards in Success Component					
Top Organizations			Bottom Organizations		
Company	Industry	Success Rating	Company	Industry	Success Rating
Wegmans	Supermarkets	91%	CarMax	Auto Dealers	37%
A credit union	Banks	90%	Hitachi	TV & Appliances	48%
Citizens	Banks	89%	Spirit Airlines	Airlines	49%
ShopRite	Supermarkets	89%	Dollar	Rental Cars & Transport	49%
BJ's Wholesale Club	Retail	89%	BMW	Auto Dealers	55%
USAA	Banks	88%	Fox Rent A Car	Rental Cars & Transport	55%
Subway	Fast Food	88%	Blue Shield of California	Health Plans	55%
Kroger	Supermarkets	88%	Audi	Auto Dealers	55%
Publix	Supermarkets	88%	Fujitsu	TV & Appliances	56%
Dollar Tree	Retail	88%	ExpressJet	Airlines	56%
Popeye's Louisiana Kitchen	Fast Food	87%	Chrysler	Auto Dealers	57%
Ace Hardware	Retail	87%	HSBC	Credit Cards	58%
H-E-B	Supermarkets	87%	Optimum	TV/Internet Service	59%
Trader Joe's	Supermarkets	87%	Cox Comm.	TV/Internet Service	59%
Meijer	Supermarkets	86%	Toshiba	Computers & Tablets	59%
PNC	Banks	86%	Medicaid	Health Plans	59%
Winn-Dixie	Supermarkets	86%	Haier	TV & Appliances	59%
Amazon.com	Retail	86%	Days Inn	Hotels & Rooms	60%
Panera Bread	Fast Food	86%	Mitsubishi	TV & Appliances	60%
Sam's Club	Retail	86%	Mazda	Auto Dealers	61%

Base: 10,000 U.S. consumers
 Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 9

2018 Temkin Experience Ratings, Leaders and Laggards in Effort Component					
Top Organizations			Bottom Organizations		
Company	Industry	Effort Rating	Company	Industry	Effort Rating
Wegmans	Supermarkets	90%	Spirit Airlines	Airlines	43%
Subway	Fast Food	89%	Medicaid	Health Plans	45%
Citizens	Banks	89%	CarMax	Auto Dealers	46%
Ace Hardware	Retail	89%	HSBC	Credit Cards	51%
Wawa Food Markets	Supermarkets	89%	Comcast	TV/Internet Service	51%
USAA	Banks	88%	Hitachi	TV & Appliances	52%
A credit union	Banks	88%	Fujitsu	TV & Appliances	52%
Publix	Supermarkets	88%	Optimum	TV/Internet Service	53%
H-E-B	Supermarkets	87%	Dollar	Rental Cars & Transport	54%
Dollar Tree	Retail	87%	Anthem	Health Plans	55%
Sonic Drive-In	Fast Food	87%	Haier	TV & Appliances	56%
Trader Joe's	Supermarkets	87%	BMW	Auto Dealers	56%
Family Dollar	Retail	87%	Chrysler	Auto Dealers	56%
Save-a-Lot	Supermarkets	87%	Charter Spectrum	TV/Internet Service	57%
Popeye's Louisiana Kitchen	Fast Food	86%	Blue Shield of California	Health Plans	57%
Dairy Queen	Fast Food	86%	Appalachian Power Company	Utilities	57%
ShopRite	Supermarkets	86%	Blackboard	Software	57%
Regions	Banks	86%	ExpressJet	Airlines	57%
Panera Bread	Fast Food	86%	Days Inn	Hotels & Rooms	58%
Hy-Vee	Supermarkets	86%	BCBS plan not listed	Health Plans	58%

Base: 10,000 U.S. consumers
 Source: Temkin Group Q1 2018 Consumer Benchmark Survey

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Figure 10



Figure 11

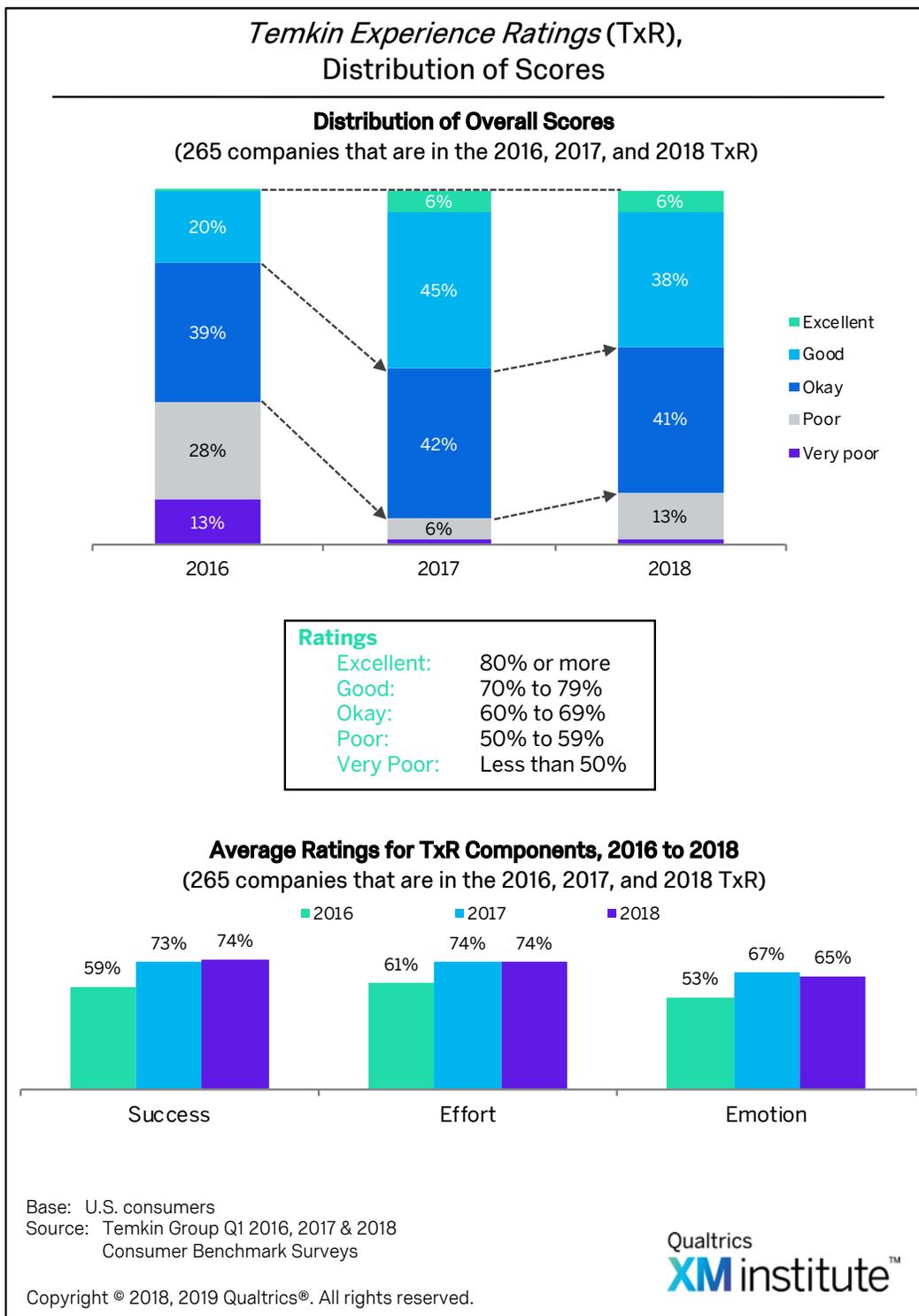


Figure 12

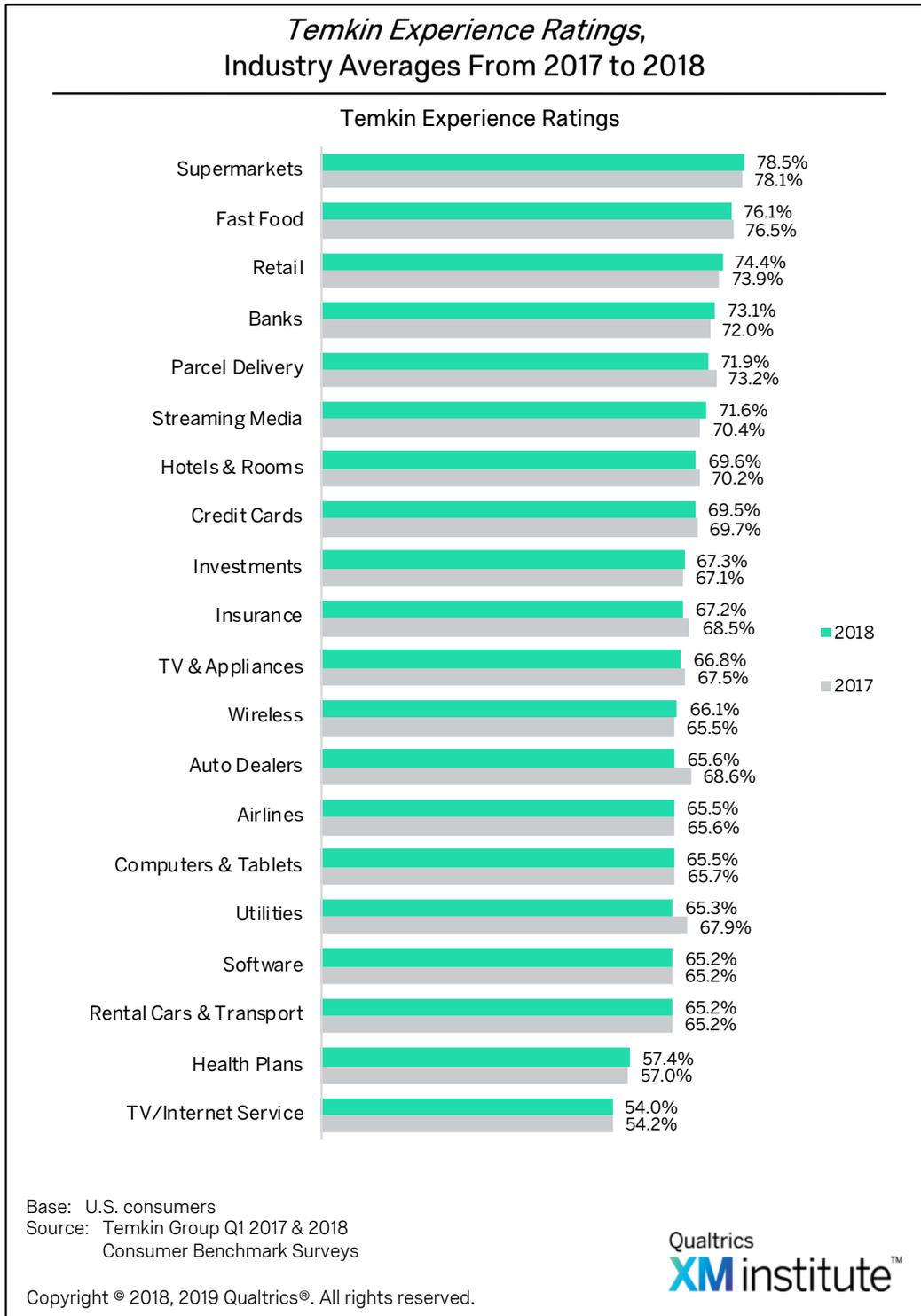


Figure 13

<i>Temkin Experience Ratings,</i> Largest Improvers and Decliners Between 2017 and 2018					
Largest Improvers			Largest Decliners		
Company	Industry	Change: 2017 to 2018	Company	Industry	Change: 2017 to 2018
Airbnb	Hotels & Rooms	+11.1	CarMax	Auto Dealers	-17.2
MetroPCS	Wireless Carriers	+10.9	HSBC	Credit Cards	-16.7
Avis	Rental Cars & Transport	+10.3	Hitachi	TV & Appliances	-13.7
Wawa Food Markets	Supermarkets	+8.6	Haier	TV & Appliances	-13.6
Hertz	Rental Cars & Transport	+7.7	Amazon Fresh	Supermarkets	-12.7
Showtime	Streaming Media	+7.1	Fox Rent A Car	Rental Cars & Transport	-12.7
Whirlpool	TV & Appliances	+6.6	Fujitsu	TV & Appliances	-12.0
Taco Bell	Fast Food	+6.5	Kia	Auto Dealers	-11.1
Family Dollar	Retailers	+6.3	BMW	Auto Dealers	-10.8
Wegmans	Supermarkets	+6.3	Chrysler	Auto Dealers	-10.1
BCBS of Florida	Health Plans	+5.8	Audi	Auto Dealers	-10.0
Alaska Airlines	Airlines	+5.8	Jeep	Auto Dealers	-9.9
Popeye's Louisiana Kitchen	Fast Food	+5.7	TXU Energy	Utilities	-9.6
Fifth Third	Banks	+5.7	Hannaford	Supermarkets	-9.5
Pizza Hut	Fast Food	+5.6	Dollar	Rental Cars & Transport	-9.4
JCPenney	Retailers	+5.1	Fairfield Inn	Hotels & Rooms	-9.1
Safeway	Supermarkets	+5.0	Charles Schwab	Investments	-8.8
Aetna	Health Plans	+5.0	Charter Spectrum	TV/Internet Service	-8.2
iHeartRadio	Streaming Media	+5.0	Hardees	Fast Food	-7.7
Lyft	Rental Cars & Transport	+5.0	Activision	Software Firms	-7.4

Base: U.S. consumers
 Source: Temkin Group Q1 2017 & 2018
 Consumer Benchmark Surveys

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Figure 14



Figure 15

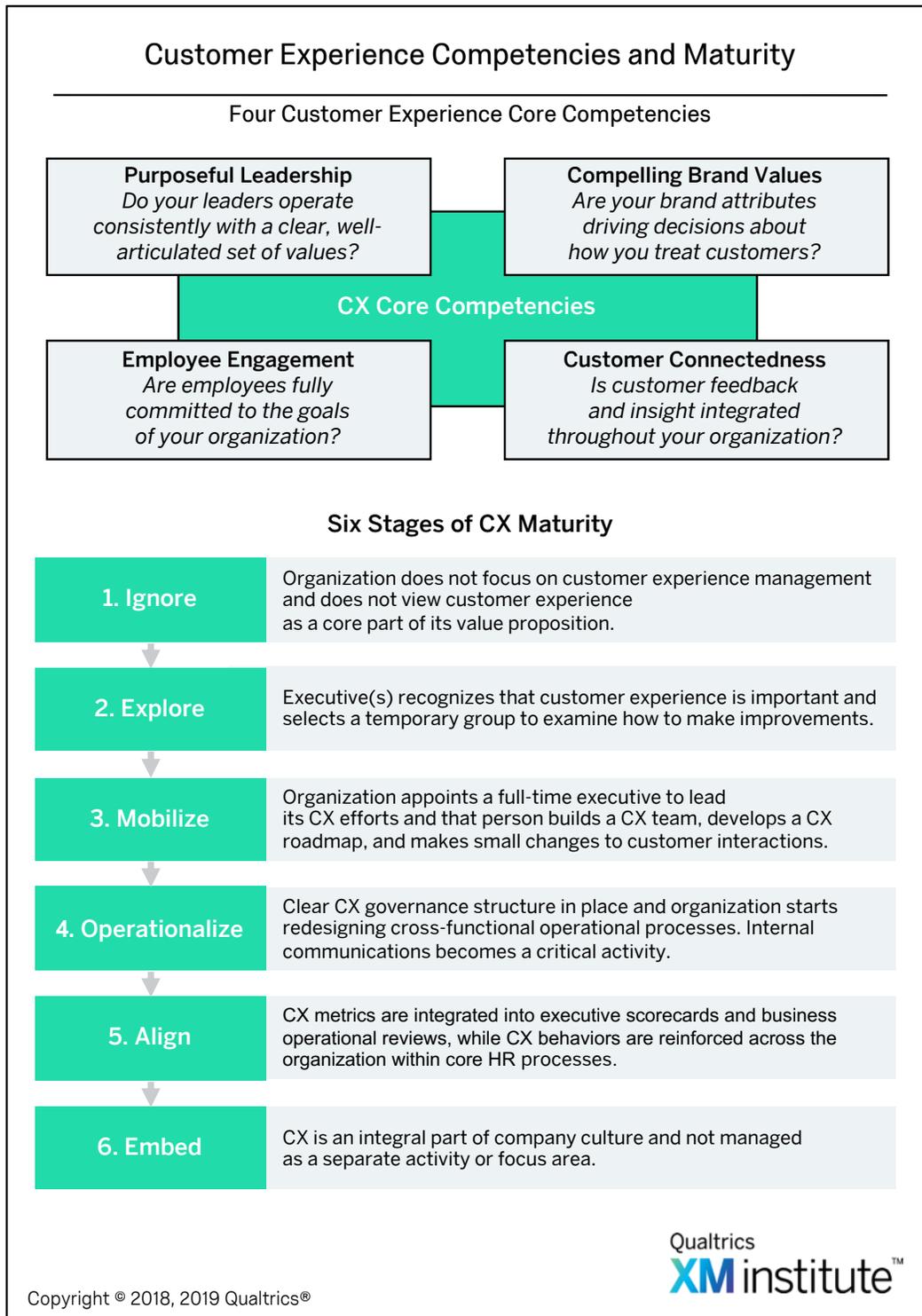


Figure 16