



**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**

By **Bruce Temkin**, CCXP  
Head of the Qualtrics XM Institute

March 2018

## 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.<sup>1</sup> 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

---

<sup>1</sup> 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.<sup>2</sup>

- **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

---

<sup>2</sup> 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).<sup>3</sup> 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:<sup>4</sup>

- **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.

---

<sup>3</sup> You can access Temkin Group's *CX Competency & Maturity Assessment* online at AssessCX.com.

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

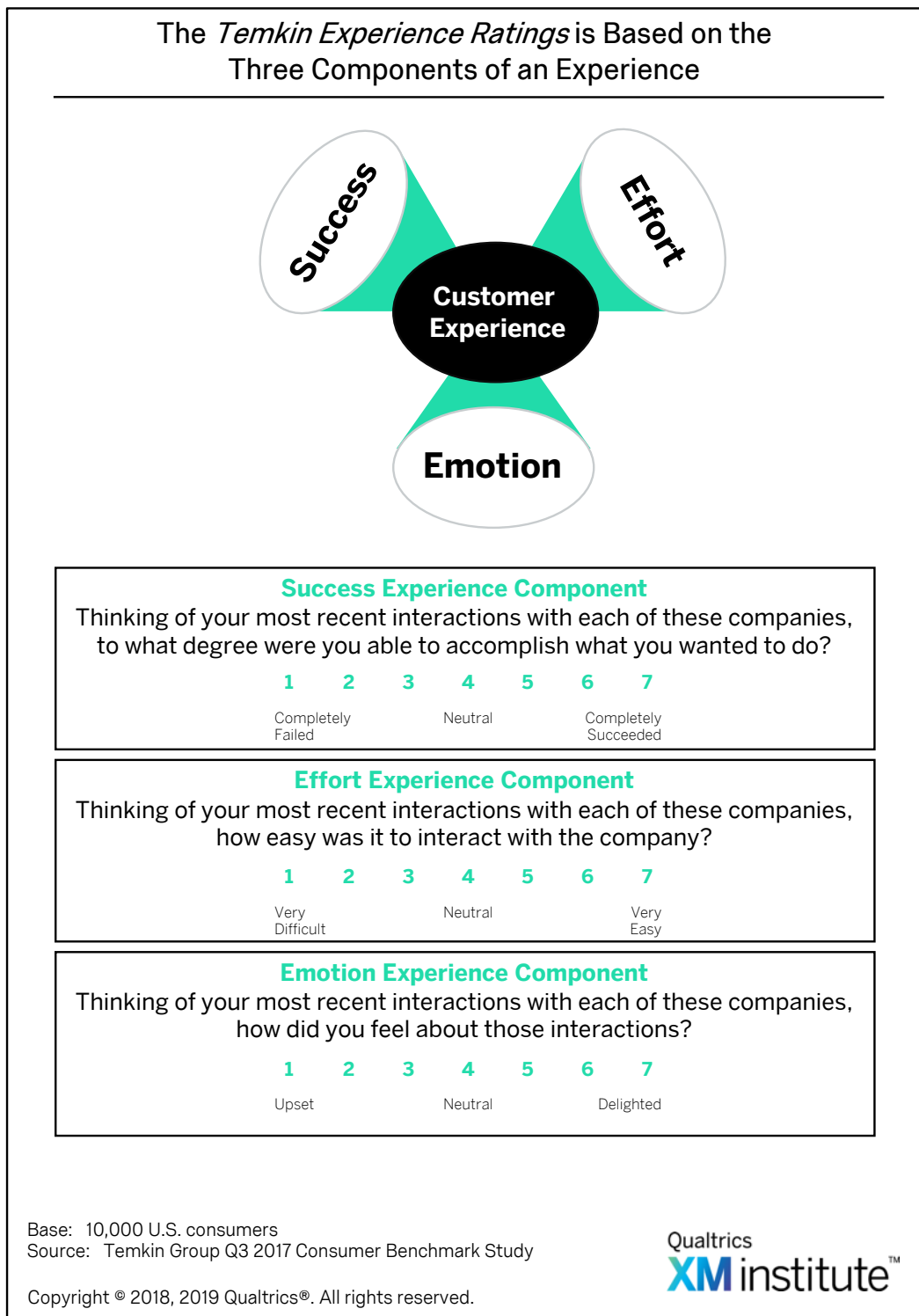


Figure 1

## 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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

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%	289	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%	271	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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

Figure 4

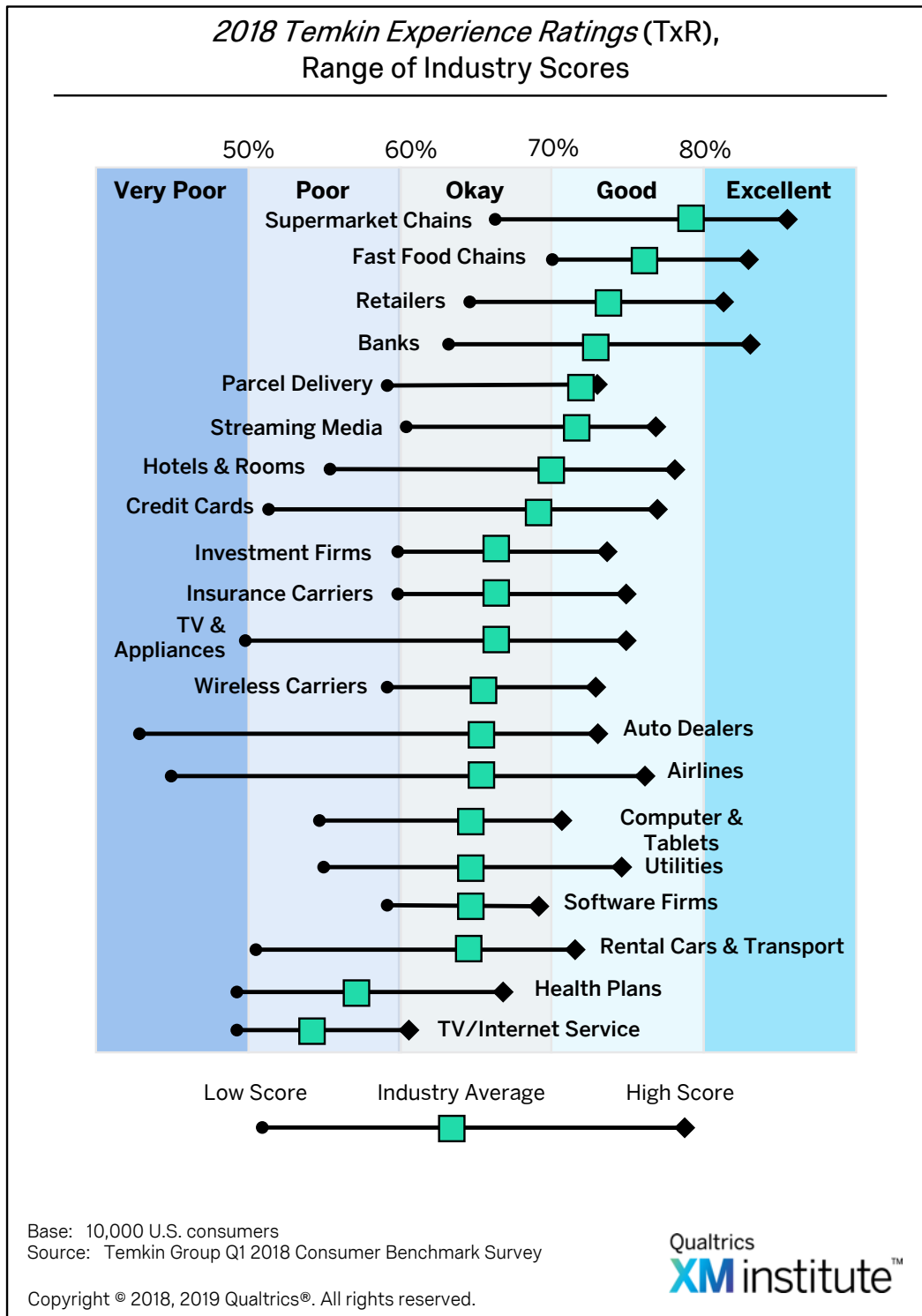


Figure 5

*2018 Temkin Experience Ratings (TxR),  
Industry Leaders and Laggards*

Industry	Top of Industry	Bottom of Industry
<b>Airlines</b>	Southwest Airlines (76%)	Spirit Airlines (45%)
<b>Auto dealers</b>	Toyota (73%)	CarMax (43%)
<b>Banks</b>	Citizens & Credit Unions (83%)	Citibank (64%)
<b>Computers &amp; tablets</b>	Amazon (71%)	Toshiba (55%)
<b>Credit card issuers</b>	USAA (77%)	HSBC (52%)
<b>Fast food chains</b>	Subway (83%)	McDonalds (70%)
<b>Health plans</b>	TriCare (67%)	Medicaid (49%)
<b>Hotels &amp; rooms</b>	Holiday Inn Express & Marriott (78%)	Days Inn (56%)
<b>Insurance carriers</b>	USAA (75%)	Liberty Mutual (60%)
<b>Investment firms</b>	Fidelity Investments (74%)	Wells Fargo Advisors (60%)
<b>Parcel delivery services</b>	FedEx & UPS (73%)	DHL (59%)
<b>Rental cars &amp; transport</b>	National Car Rental (72%)	Dollar (51%)
<b>Retailers</b>	Ace Hardware & Dollar Tree (82%)	Foot Locker & OfficeMax (65%)
<b>Software firms</b>	Apple (69%)	Blackboard (59%)
<b>Streaming media</b>	Amazon Prime (77%)	ESPN (61%)
<b>Supermarket chains</b>	Wegmans (86%)	AmazonFresh (67%)
<b>TV &amp; appliances</b>	Whirlpool (75%)	Hitachi (50%)
<b>TV/Internet service</b>	Dish Network (61%)	Comcast & Optimum (49%)
<b>Utilities</b>	Florida Power & Light & Georgia Power (75%)	Appalachian Power Company (55%)
<b>Wireless carriers</b>	MetroPCS (73%)	Virgin Mobile (59%)

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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

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

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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

Figure 7

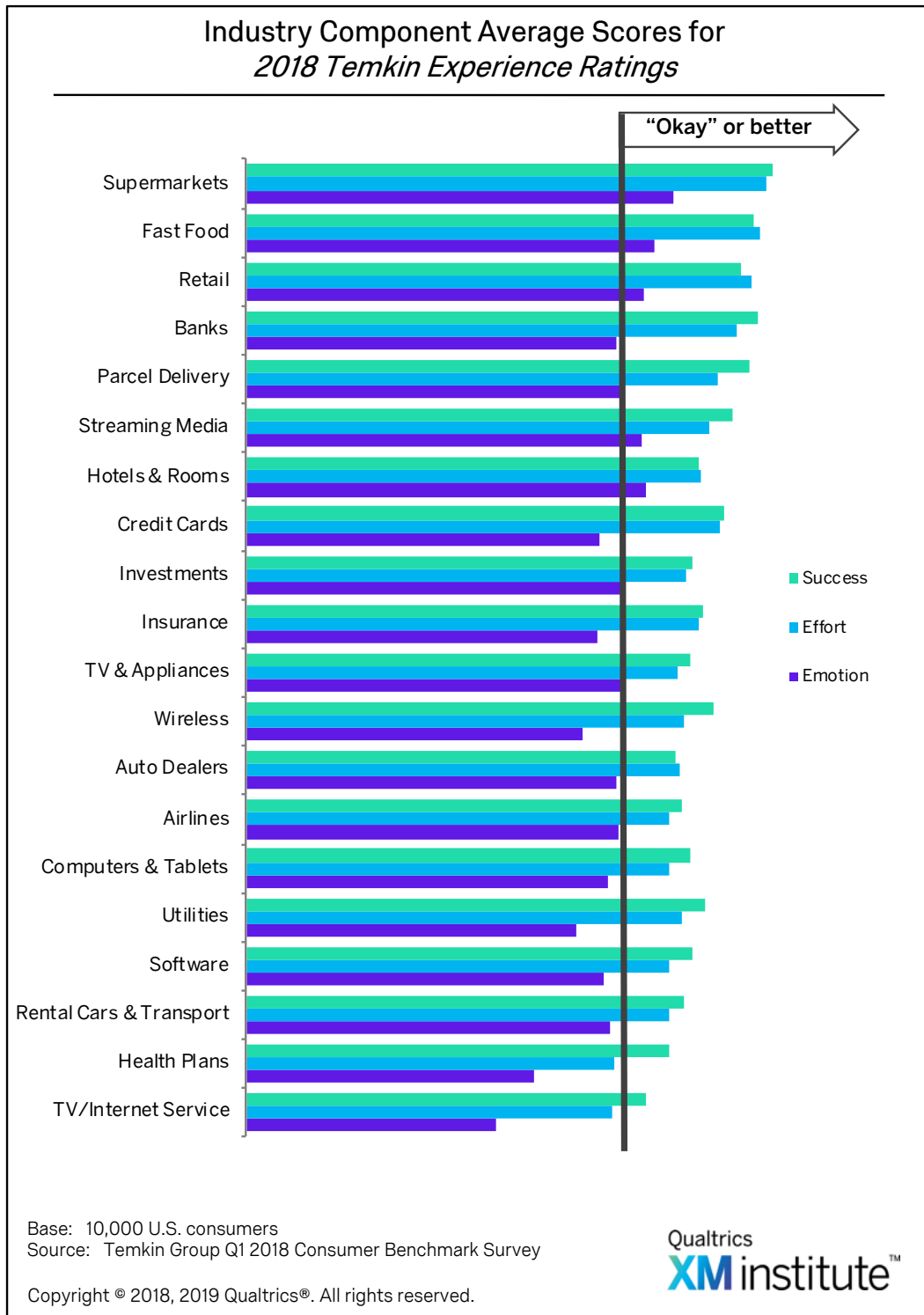


Figure 8

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

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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

Figure 9

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

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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

Figure 10

2018 Temkin Experience Ratings, Leaders and Laggards in <i>Emotion</i> Component					
Top Organizations			Bottom Organizations		
Company	Industry	Emotion Rating	Company	Industry	Emotion Rating
<b>Wegmans</b>	Supermarkets	78%	<b>Cox Comm.</b>	TV/Internet Service	32%
<b>H-E-B</b>	Supermarkets	76%	<b>Comcast</b>	TV/Internet Service	34%
<b>Aldi</b>	Supermarkets	75%	<b>Charter Spectrum</b>	TV/Internet Service	35%
<b>Bath &amp; Body Works</b>	Retail	74%	<b>Optimum</b>	TV/Internet Service	35%
<b>Regions</b>	Banks	74%	<b>Anthem</b>	Health Plans	38%
<b>Baskin Robbins</b>	Fast Food	74%	<b>Consolidated Edison of NY</b>	Utilities	41%
<b>Save-a-Lot</b>	Supermarkets	73%	<b>Appalachian Power Company</b>	Utilities	41%
<b>Holiday Inn Express</b>	Hotels & Rooms	73%	<b>Medicaid</b>	Health Plans	42%
<b>ACE Rent A Car</b>	Rental Cars & Transport	73%	<b>Motel 6</b>	Hotels & Rooms	42%
<b>Wawa Food Markets</b>	Supermarkets	72%	<b>Spirit Airlines</b>	Airlines	42%
<b>Chick-fil-A</b>	Fast Food	72%	<b>CIGNA</b>	Health Plans	42%
<b>Publix</b>	Supermarkets	72%	<b>Blue Shield of California</b>	Health Plans	43%
<b>Dollar Tree</b>	Retail	72%	<b>Virgin Mobile</b>	Wireless	44%
<b>True Value</b>	Retail	72%	<b>PSE&amp;G</b>	Utilities	45%
<b>Alaska Airlines</b>	Airlines	72%	<b>CarMax</b>	Auto Dealers	45%
<b>Ace Hardware</b>	Retail	71%	<b>Chrysler</b>	Auto Dealers	45%
<b>Showtime</b>	Streaming Media	71%	<b>DirectTV</b>	TV/Internet Service	45%
<b>Trader Joe's</b>	Supermarkets	71%	<b>BCBS of Michigan</b>	Health Plans	46%
<b>Citizens</b>	Banks	71%	<b>Pacific Gas and Electric Company</b>	Utilities	46%
<b>USAA</b>	Banks	71%	<b>Verizon</b>	TV/Internet Service	46%

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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Qualtrics  
**XM** institute™

Figure 11



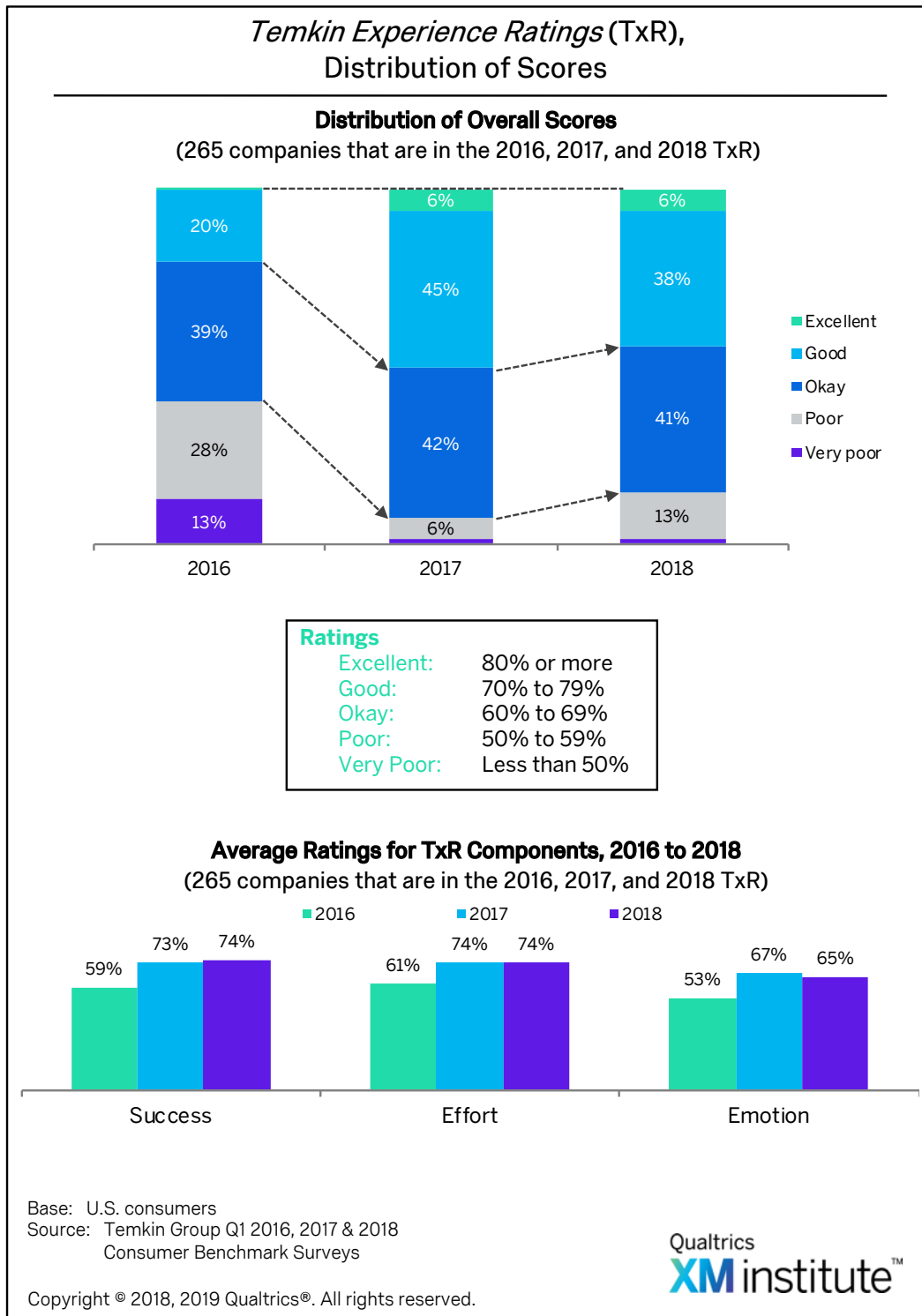


Figure 12

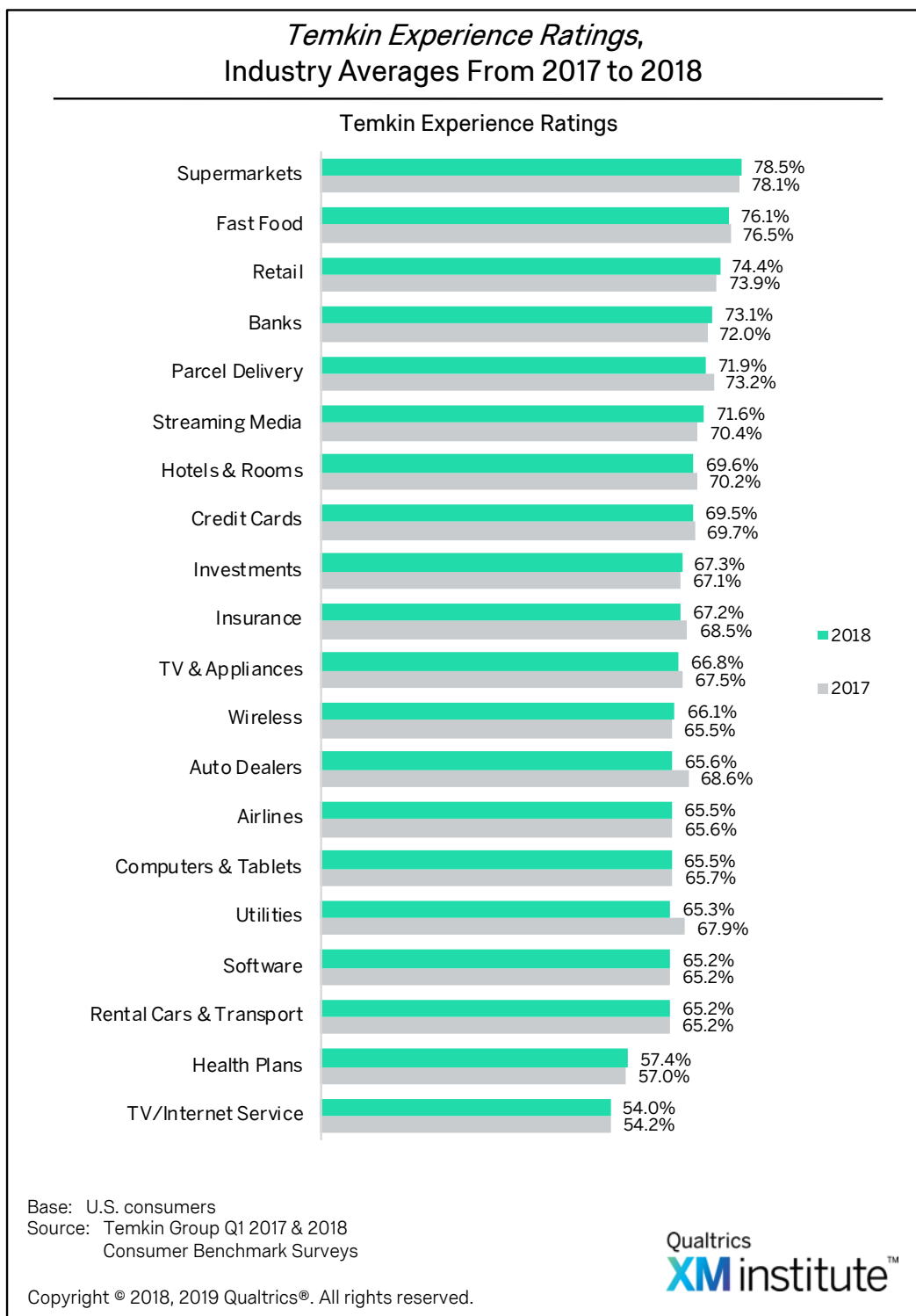


Figure 13

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

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

Copyright © 2018, 2019 Qualtrics®. All rights reserved.

Figure 14



Figure 15

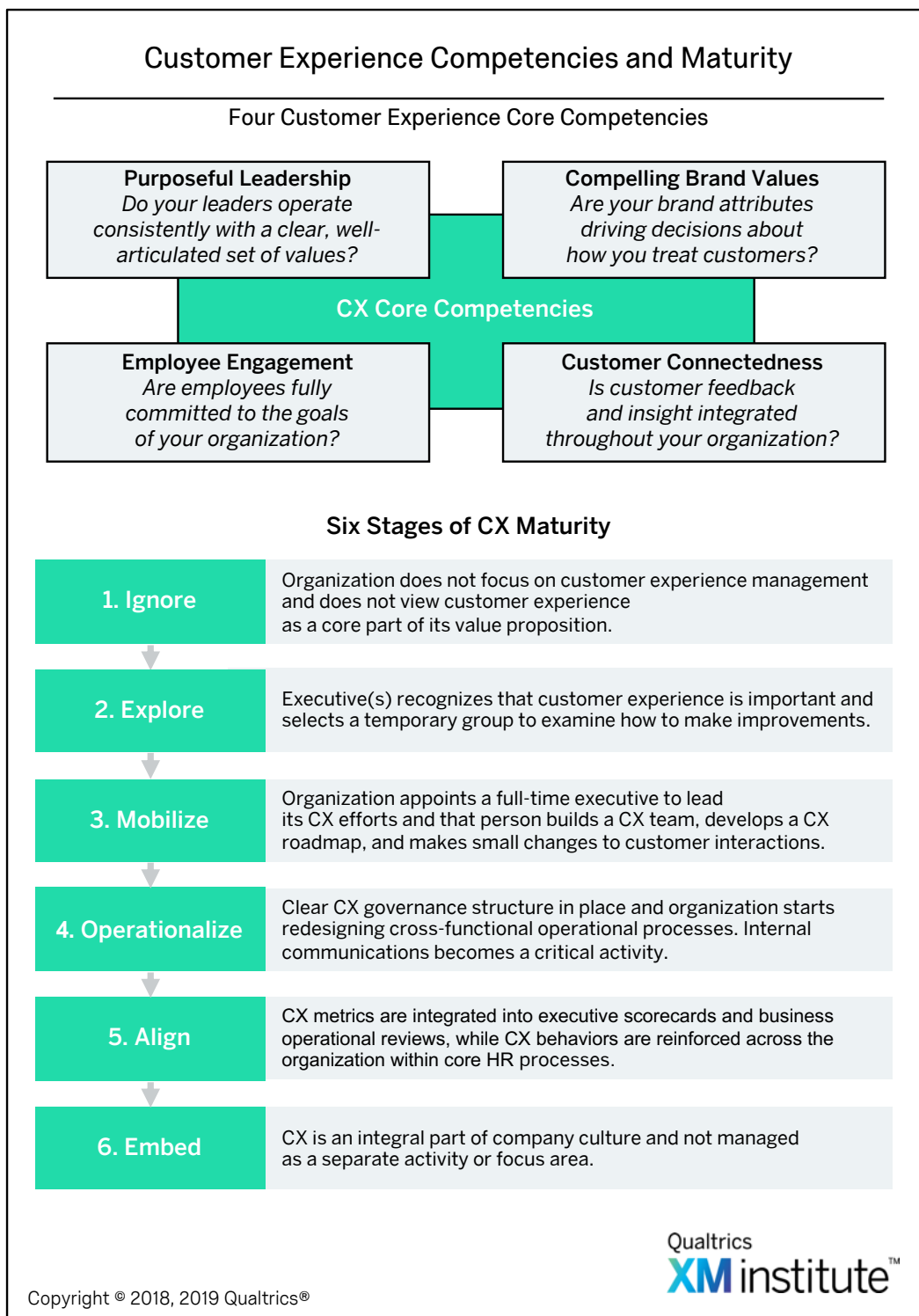


Figure 16