Qualtrics XM institute™

INSIGHT REPORT

The Customer Journeys That Matter the Most

THE MOST PROBLEMATIC EXPERIENCES ACROSS 19 INDUSTRIES

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EXECUTIVE SUMMARY

Few organizations deliver outstanding experiences to their customers. In fact, only 6% of companies earned an "excellent" score in the *2018 Temkin Experience Ratings*. To better understand which types of interactions are most likely to affect the customer's perception of an organization, we asked customers to identify the most problematic journeys across 19 different industries. In this report, we:

- Examine feedback from 10,000 U.S. consumers about their journeys with 318 companies across 19 industries.
- Identify which customer journeys consumers think most need improvement and look at how those responses differ across age groups.
- Evaluate how different customer journeys impact five loyalty behaviors: likelihood to recommend the company, likelihood to repurchase from the company, likelihood to forgive the company if it makes a mistake, likelihood to trust the company, and likelihood of trying new offerings from the company.

WHY FOCUS ON CUSTOMER JOURNEYS?

Customer experience (CX) is becoming an increasingly mainstream activity within large organizations, yet most companies continue to deliver underwhelming experiences to their customers. According to the recent *Temkin Experience Rating*s, only 6% of the 318 companies evaluated deliver "excellent" experiences.[1] One reason for this disconnect is that companies focus on improving random individual interactions instead of prioritizing a set of journeys. Organizations need to widen their scope and consider customer journeys because:

- **Companies have limited resources.** In an ideal world, companies could make every customer interaction perfect, but in reality, companies are limited by budgets, the number of CX personnel, and operational bandwidth. Companies must therefore make a choice to either prioritize certain key efforts or make mediocre improvements to a variety of different of activities.
- **Individual interactions don't exist in a vacuum.** While every touchpoint with a customer represents an opportunity to help or harm the relationship, individual moments are often only a single piece of a larger, multi-step journey. A call to customer support is likely only one step in a customer's journey towards solving her problem. So to create positive and memorable interactions, companies must view customers' experiences within their larger contexts.
- **Not all journeys are equally important.** A poor interaction is never a good thing, but certain problems will disproportionally impact the customer's experience. To ensure the largest return on investment, companies must concentrate on the moments with

[1] See Temkin Group Insight Report, "Temkin Experience Ratings, 2018." (March 2018).

the largest impact on CX rather than stretching resources thin by equally investing in all journeys.

Most Important Journeys Across 19 Industries

To evaluate the current state of key customer journeys, Temkin Group asked 10,000 U.S. consumers to identify which journeys companies most need to improve.[2] In addition to the volume of responses, we also looked at the correlation between specific customer journeys and several customer loyalty behaviors, such as likelihood to recommend the company. Overall, we found that (see Figure 1):

- **Key problems vary.** Which types of journeys customers found to be most in need of improvement varied by industry.
- **Customer service often impacts loyalty.** For 14 of the 19 industries, broken customer service journeys had the most significant negative impact on consumer recommendations.

EXAMINING CUSTOMER JOURNEYS ACROSS 19 INDUSTRIES

We asked consumers to identify which journeys they believe require significant improvement and then analyzed their responses by age group. We also examined how problems occurring during these journeys influence five loyalty behaviors: likelihood to recommend the company, likelihood to repurchase from the company, likelihood to forgive the company if it makes a mistake, likelihood to trust the company, and likelihood of trying the company's new offerings. In this section, we share our analysis of customer journeys across 19 industries.

Banking Customer Journeys

We examined 11 journeys commonly undertaken by banking customers and found that:

- **Finding a branch is the most broken journey.** "Finding a convenient branch location" is the most problematic journey for banks, with more than 15% of consumers saying it needs to be significantly improved (see Figure 2). At 10.5%, the next most troublesome journey is "resolving customer service issues."
- **Customer service issues most impacts loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 23 percentage-points less likely than the average customer to be a promoter.[3] In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to trust banks (see Figure 3).
- **Young consumers see more problems.** Consumers between 18 and 34 years old identify problems with all 11 customer journeys at a higher rate than the overall average

[2] 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.

[3] "Promoter" refers to a customer who selected a "9" or "10" on a scale from 0 (not at all likely) to 10 (extremely likely) to the question, "How likely are you to recommend this company to a friend or relative?"

(see Figure 4). Furthermore, these young consumers identify problems with six of the journeys at a rate of at least 50% higher than the general population.

Computers & Tablets Customer Journeys

We examined eight journeys commonly undertaken by computer & tablet customers and found that:

- **Resolving technical support issues is the most broken journey.** "Resolving technical support issues" is the most problematic journey for computer & tablet makers, with almost 19% of consumers saying it need to be significantly improved (see Figure 5). At just over 14%, the next most troublesome journey is "selecting a computer or tablet that best meets your needs."
- **Resolving technical support issues has the largest effect on loyalty.** Consumers who identified "resolving technical support issues" as a broken journey are 14 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on four of the five loyalty behaviors – through it has the largest effect on how likely consumers are to trust computer & tablet makers (see Figure 6).
- **25- to 34-year-olds struggle with purchasing.** Consumers between 25 and 34 years old identify problems with six of the eight customer journeys at a higher rate than the overall average (see Figure 7). Consumers in this age group find "purchasing a computer or tablet" particularly difficult, marking it as problematic at a rate of at least 50% higher than the general population.

Insurance Customer Journeys

We examined 12 journeys commonly undertaken by insurance customers and found that:

- **Selecting the right policy is the most broken journey.** "Selecting the policy that best meets your needs" is the most problematic journey for insurance carriers, with over 12% of consumers saying it needs to be significantly improved (see Figure 8). At 11.3%, "finding a convenient location" is the next most troublesome journey.
- **Fixing customer service issues most influences loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 27 percentage-points less likely than the average customer to be a promoter and 29 percentage-points less likely to trust the insurer (see Figure 9). In fact, this journey has the largest impact on all five loyalty behaviors.
- **Young consumers are least satisfied with journeys.** Consumers under the age of 35 identify problems with nine of the 12 customer journeys at a higher rate than the overall average (see Figure 10). Furthermore, these consumers take issue with seven of the journeys at a rate of at least 50% higher than the general population.

Investment Customer Journeys

We examined 14 journeys commonly undertaken by investment customers and found that:

- **Finding a convenient location is the most broken journey.** "Finding a convenient location" is the most problematic journey for investment firms, with more than 13% of consumers saying it needs to be significantly improved (see Figure 11). The next most troublesome journey is "researching investment options" (10.5%).
- **Resolving customer service issues most impacts loyalty.** Although only 3.3% of consumers identified "resolving customer service issues" as a broken journey, those who do are 22 percentage-points less likely than the average customer to be a promoter and 27 percentage-points less likely to trust the investment firm (see Figure 12). Meanwhile, consumers who cite "getting answers to questions" as the most problematic journey are 14 percentage-points less likely to try new offerings from the firm.
- **Young consumers run into more issues.** Consumers between the ages of 18 and 24 identify problems with 11 of the 14 customer journeys at a higher rate than the overall average (see Figure 13). Furthermore, these young consumers identify problems with four of the journeys at a rate of at least 50% higher than the general population.

Credit Card Customer Journeys

We examined 12 journeys commonly undertaken by credit card customers and found that:

- **Selecting the right credit card is the most broken journey.** "Selecting the credit card that best meets your needs" is the most problematic journey for credit card issuers, with almost 9% of consumers saying it needs to be significantly improved (see Figure 14). At 7.9%, "resolving customer service issues" is the next most troublesome journey.
- **Resolving customer service issues has the largest effect on loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 24 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to trust credit card issuers (see Figure 15).
- **Young consumers identify more problem areas.** Consumers between 18 and 34 years old identify problems with all 12 of the customer journeys at a higher rate than the overall average (see Figure 16). Furthermore, these young consumers identify problems with nine of the journeys at a rate of at least 50% higher than the general population.

Health Plan Customer Journeys

We examined 12 journeys commonly undertaken by health plan customers and found that:

- **Determining coverage is the most broken journey.** "Finding out if medical procedures or medications are covered" is the most problematic journey for health plans, with over 20% of consumers saying it needs to be significantly improved (see Figure 17). The next most troublesome journeys are "selecting the health plan that best meets your needs" (11.6%), "resolving customer service issues" (11.4%), and "finding answers to basic questions" (11.4%).

- **Resolving customer service issues greatly influences loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 20 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to trust of health plans (see Figure 18).
- **25- to 34-year-olds are least happy with journeys.** This age group identifies problems with four of the 12 journeys at a rate of at least 50% higher than the general population (see Figure 19). The two most problematic journeys for 25- to 34-year-olds, with 13% of consumers this age selecting each, are "receiving information about a new health plan" and "purchasing a new health plan."

TV & Internet Service Customer Journeys

We examined 13 journeys commonly undertaken by TV & Internet service customers and found that:

- **Resolving technical support issues is the most broken journey.** "Resolving technical support issues" is the most problematic journey for TV & Internet service providers, with more than 19% of consumers saying it needs to be significantly improved (see Figure 20). At 16.3%, "resolving customer service (non-technical) issues" is the next most troublesome journey.
- **Resolving customer service (non-technical) issues most impacts loyalty**. Consumers who identified "resolving customer service (non-technical) issues" as a broken journey are 21 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to forgive TV & Internet service providers (see Figure 21).
- **Older consumers struggle with support service.** Consumers who are above the age of 45 are more likely than their younger counterparts to struggle with resolving both customer service and technical support issues (see Figure 22). Younger consumers, however, identify more problems during both the installation and new service journeys. Customers between the ages of 18 and 34 say that six of these journeys require improvement at a rate of at least 50% higher than the general population.

Parcel Delivery Customer Journeys

We examined nine journeys commonly undertaken by parcel delivery customers and found that:

- **Receiving delivery updates is the most broken journey.** "Receiving status updates about the delivery" is the most problematic journey for parcel delivery services, with 12% of consumers saying it needs to be significantly improved (see Figure 23). At 11.4%, "resolving customer service issues" is the next most troublesome journey.
- **Resolving customer service issues seriously affects loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 21 percentage-points less likely than the average customer to be a promoter. In fact, this journey has

the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to trust parcel delivery services (see Figure 24).

- **Receiving status updates is problematic.** Across almost all age groups, consumers selected "receiving status updates about a delivery" and "resolving customer service issues" as the two journeys most in need of improvements (see Figure 25). The most problematic journey for any age group is "receiving status updates about the delivery" for 18 to 24 years olds as 21% of them think it needs to be improved – a rate that's at least 50% higher than the general population.

Wireless Carriers Customer Journeys

We examined 13 journeys commonly undertaken wireless customers and found that:

- **Resolving customer service issues is the most broken journey.** "Resolving customer service (non-technical) issues" is the most problematic journey for wireless carriers, with just over 11% of consumers saying it needs to be significantly improved (see Figure 26). At 10.6%, "resolving technical support issues" is the next most troublesome journey.
- **Resolving customer service (non-technical) issues heavily influences loyalty.** Consumers who identified "resolving customer service (non-technical) issues" as a broken journey are 25 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to trust wireless carriers (see Figure 27).
- **Young consumers are less satisfied with wireless carrier journeys.** Consumers between the ages of 18 and 34 identify problems with nine of 13 journeys at a higher rate than the overall average (see Figure 28). Furthermore, these younger consumers identify problems with three of the journeys – "finding a convenient store location," "selecting a phone that best meets your needs," and "paying monthly bill" – at a rate of at least 50% higher than the general population.

Airline Customer Journeys

We examined 11 journeys commonly undertaken by airline customers and found that:

- **Making a reservation is the most broken journey.** "Making a flight reservation" is the most problematic journey for airlines, with over 13% of consumers saying it needs to be significantly improved (see Figure 29). At 12.7%, "the experience on the plane" is the next most troublesome journey.
- **Resolving customer service issues most impacts loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 21 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to trust airlines (see Figure 30).
- **18- to 34-year-olds struggle with airline reservations.** Consumers between the ages of 25 and 34 identify problems with eight of the 11 journeys at a higher rate than

the overall average (see Figure 31). Furthermore, this age group found problems with two of the journeys – "making a flight reservation" and "receiving information about a reservation" – at a rate of at least 50% higher than the general population.

Hotels & Rooms Customer Journeys

We examined 12 journeys commonly undertaken by hotel & room customers and found that:

- **Making a reservation is the most broken journey.** "Making a hotel or room reservation" is the most problematic journey for hotels & rooms, with close to 13% of consumers saying it needs to be significantly improved (see Figure 32). At just over 11%, "selecting the hotel that best meets your needs" is the next most troublesome journey.
- **Resolving customer service issues significantly affects loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 22 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to trust hotels & rooms (see Figure 33).
- **Most hotel journeys fail to satisfy young consumers**. Consumers between 18 and 34 years old identify problems with eight of 12 customer journeys at a higher rate than the overall average (see Figure 34). Furthermore, these younger consumers identify problems with seven of the journeys at a rate of at least 50% higher than the general population.

Retail Customer Journeys

We examined 10 journeys commonly undertaken by retail customers and found that:

- **Getting in-store help is the most broken journey.** "Getting help in the store" is the most problematic journey for retailers, with over 13% of consumers saying it needs to be significantly improved (see Figure 35). That's more than double the second most troublesome journey – "selecting products that best meets your needs" – which only 6% identified as in need of improvement (see Figure 35).
- **Resolving customer service issues has the largest effect on loyalty**. Consumers who identified "resolving customer service issues" as a broken journey are 22 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to try new offerings from retailers (see Figure 36).
- **Young consumers see more problems**. Consumers under the age of 35 identify problems with nine of the 10 customer journeys at a higher rate than the overall average (see Figure 37). Furthermore, these younger consumers identify problems with three of the journeys – "finding a convenient location," "finding information about products," and "receiving status updates about the purchase" – at a rate of at least 50% higher than the general population.

Fast Food Chains Customer Journeys

We examined 11 journeys commonly undertaken by fast food customers and found that:

- **The restaurant experience is the most broken journey.** "The experience inside the restaurant" is the most problematic journey for fast food chains, with almost 8% of consumers saying it needs to be significantly improved (see Figure 38). At 6.6%, "the experience in a drive through" is the next most troublesome journey.
- **Service issues, in-store experiences, and the food all impact loyalty.** Three of the journeys we looked at seriously affect customer loyalty to fast food chains: "the experience inside the restaurant," "eating the food," and "resolving customer service issues" (see Figure 39). Consumers who identified "the experience inside the restaurant" as a broken journey are 19.1 percentage-points less likely than the average customer to be a promoter, while consumers who identified "eating the food" as a poor experience are 19.4 percentage-points less likely to repurchase. The journey with the largest impact on a loyalty behavior is "resolving customer service issues," which decreases consumer trust by nearly 23 percentage-points.
- **Young consumers identify more problem areas**. Consumers under the age of 35 identify problems with eight of the 11 customer journeys at a higher rate than the overall average (see Figure 40). Furthermore, these young consumers identify problems with five of the journeys at a rate of at least 50% higher than the general population.

Rental Car Customer Journeys

We examined eight journeys commonly undertaken by rental car & transport customers and found that:

- **Making a reservation is the most broken journey.** "Making a reservation" is the most problematic journey for rental car companies, with over 18% of consumers saying it needs to be significantly improved (see Figure 41). At 17.3%, "picking up the car" is the next most troublesome journey.
- **Resolving customer service issues greatly influences loyalty.** Consumers who identified "resolving customer service issues" as a broken journey are 17 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on all five loyalty behaviors – through it has the largest effect on how likely consumers are to forgive rental car agencies if they make a mistake (see Figure 42).
- **25- to 34-year-olds struggle with making reservations.** Consumers between 25 and 34 years old identify problems with six of the eight customer journeys at a higher rate than the overall average (see Figure 43). Consumers in this age group identify problems with two of the journeys – "making a reservation" and "driving the car" – at a rate of at least 50% higher than the general population.

Supermarket Customer Journeys

We examined 10 journeys commonly undertaken by supermarket customers and found that:

- **Finding products is the most broken journey.** "Finding specific products" is the most problematic journey for supermarkets, with just over 12% of consumers saying it needs to be significantly improved (see Figure 44). At 11.3%, "going through the checkout process" is the next most troublesome journey.
- **Customer service issues, finding answers, and the in-store experience all significantly impact loyalty.** Three of the journeys we looked at seriously affect customer loyalty to supermarkets: "resolving customer service issues," "finding answers to basic questions", and "the experience inside the market/store" (see Figure 45). Consumers who identified "finding answers to basic questions" as a broken journey are 17 percentage-points less likely than the average customer to be a promoter, while those who identified "the experience inside the market/store" as a poor experience are 15 percentage-points are less likely to repurchase items from the store. The journey with the largest impact on a loyalty behavior is "resolving customer service issues," which decreases consumer trust by 22 percentage-points**.**
- **Young consumers find more problems with supermarket customer journeys.** Consumers under 35 years old identify problems with seven of the 10 customer journeys at a higher rate than the overall average (see Figure 46). Furthermore, these young consumers identify problems with five of the journeys at a rate of at least 50% higher than the general population.

TV & Appliance Customer Journeys

We examined 11 journeys commonly undertaken by TV & appliance customers and found that:

- **Selecting the right TV or appliance is the most broken journey.** "Selecting the TV or appliance that best meets your needs" and "purchasing the TV or appliance" are the two most problematic journeys for TV & appliance makers, with 10.6% and 10.4% of consumers saying they need significant improvement respectively (see Figure 47).
- **Resolving technical support issues most impacts loyalty.** Consumers who identified "resolving technical support issues" as a broken journey are 18 percentage-points less likely than the average customer to be a promoter. The journey with the largest impact on a loyalty behavior is "resolving customer service (non-technical) issues," which decreases consumers' likelihood of forgiving a TV & appliance maker by 18.2 percentage-points (see Figure 48).
- **25- to 34-year-olds are least satisfied with the journeys.** Consumers between the ages of 25 and 34 identify problems with eight of the 11 customer journeys at a higher rate than the overall average (see Figure 49). Furthermore, this age group identifies problems with four of the journeys at a rate of at least 50% higher than the general population.

Auto Dealers Customer Journeys

We examined 13 journeys commonly undertaken by auto dealer customers and found that:

- **Financing a car is the most broken journey.** "Financing a car" and "purchasing a new car" are the most problematic journeys for auto dealers, with 11% and 10.9% of consumers saying they need significant improvement respectively (see Figure 50).
- **Car returns and customer service issue resolution most affect loyalty.** Consumers who identified "returning a car" as a broken journey are 27 percentage-points less likely than the average customer to be a promoter and 26 percentage-points less likely to trust the auto dealer (see Figure 51). Meanwhile, "resolving customer service issues" is the journey with the biggest influence on customers' likelihood of forgiving an auto dealer (18 percentage-points).
- **25- to 34-year-olds find most auto dealer journeys problematic.** Consumers between the ages of 25 and 34 identify problems with eight of the 13 journeys at a higher rate than the overall average (see Figure 52). Furthermore, customers in this age group identify problems with six of those journeys at a rate of at least 50% higher than the general population. This age group found the most problematic journeys to be "selecting the car that best meets your needs" and "finding a convenient location."

Software Customer Journeys

We examined 11 journeys commonly undertaken by software customers and found that:

- **Using and upgrading the software are the most broken journeys.** "Using the software" and "upgrading the software" are the two most problematic journeys for software firms, with 12.3% of customers saying that each of these journeys needs to be significantly improved (see Figure 53). At 11.3%, "resolving technical support issues" is the third most troublesome journey.
- **Resolving customer service (non-technical) issues has a big effect on loyalty.** Consumers who identified "resolving customer service (non-technical) support issues" as a broken journey are 19 percentage-points less likely than the average customer to be a promoter. In fact, this journey has the biggest impact on four of the five loyalty behaviors – through it has the largest effect on how likely consumers are to trust software firms (see Figure 54).
- **25- to 34-year-olds find purchasing software problematic.** Consumers between 25 and 34 years old identify problems with eight of the 12 customer journeys at a higher rate than the overall average (see Figure 55). This age group identifies issues with two journeys – "purchasing the software" and "receiving status updates about the purchase" – at a rate of at least 50% higher than the general population.

Utility Customer Journeys

We examined 12 journeys commonly undertaken by utility customers and found that:

- **Paying a monthly bill is the most broken journey.** "Paying monthly bill" is the most problematic journey for utilities, with more than 12% of consumers saying it needs to be significantly improved (see Figure 56). At 10%, "selecting a plan that best meets your needs" is the next most troublesome journey.

- **Resolving customer service (non-technical) issues most impacts loyalty.** Consumers who identified "resolving customer service (non-technical) support issues" as a broken journey are 22 percentage-points less likely than the average customer to be a promoter. However, the journey with the biggest impact on a loyalty behavior is "resolving technical support issues," which decreases consumer trust by 28 percentage-points (see Figure 57).
- **Young consumers see more problems.** Consumers between 18 and 34 years old identify problems with eight of the 12 customer journeys at a higher rate than the overall average (see Figure 58). Furthermore, these younger consumers identify problems with six of the journeys at a rate of at least 50% higher than the general population.

Most Problematic Customer Journeys Across Industries

Customer Journeys That Require Significant Improvements

Industry	Most Frequently Needs Improvement	Most Impact on Recommendations
Airlines	Making a flight reservation	Resolving customer service issues
Auto Dealers	Financing a car	Returning a car
Banks	Finding a convenient branch location	Resolving customer service issues
Computers & Tablets	Resolving technical support issues	Resolving technical support issues
Credit Cards	Selecting the credit card that best meets your needs	Resolving customer service issues
Fast Food	The experience inside the restaurant	The experience inside the restaurant
Health Plans	Finding out if medical procedures or medications are covered	Resolving customer service issues
Hotels & Rooms	Making a hotel or room reservation	Resolving customer service issues
Insurance	Selecting the policy that best meets your needs	Resolving customer service issues
Investments	Finding a convenient location	Resolving customer service issues
Parcel Delivery	Receiving status updates about the delivery	Resolving customer service issues
Rental Cars & Transport	Making a reservation	Resolving customer service issues
Retail	Getting help in the store	Resolving customer service issues
Software	Using the software	Resolving customer service (non-technical) issues
Supermarkets	Finding specific products	Finding answers to basic questions
TV/Internet Service	Resolving technical support issues	Resolving customer service (non-technical) issues
TVs & Appliances	Selecting the TV or appliance that best meets your needs	Resolving technical support issues
Utilities	Paying monthly bill	Resolving customer service (non-technical) issues
Wireless	Resolving customer service (non-technical) issues	Resolving customer service (non-technical) issues

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

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Figure 1

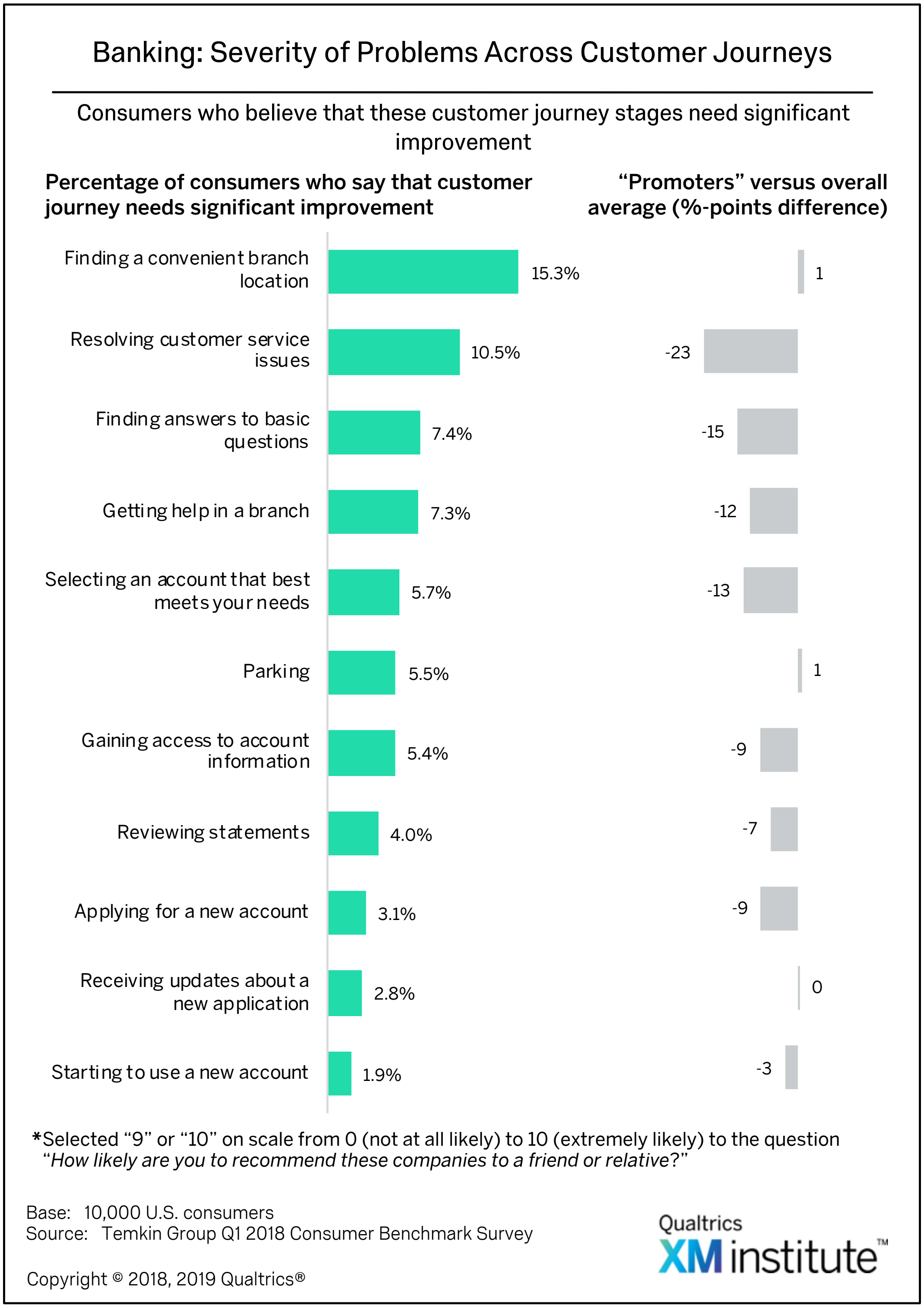
Banking: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Finding a convenient branch location
15.3%
1
Resolving customer service issues
10.5%
-23
Finding answers to basic questions
7.4%
-15
Getting help in a branch
7.3%
-12
Selecting an account that best meets your needs
5.7%
-13
Parking
5.5%
1
Gaining access to account information
5.4%
-9
Reviewing statements
4.0%
-7
Applying for a new account
3.1%
-9
Receiving updates about a new application
2.8%
0
Starting to use a new account
1.9%
-3
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to the question "*How likely are you to recommend these companies to a friend or relative?*"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 2

Banking: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Finding a convenient branch location	1.1	0.6	-0.7	1.6	2.9
Resolving customer service issues	-22.5	-23.4	-17.7	-24.8	-8.0
Finding answers to basic questions	-14.6	-10.7	-9.5	-16.3	-3.9
Getting help in a branch	-11.6	-11.3	-9.6	-11.5	-0.8
Selecting an account that best meets your needs	-13.2	-10.3	-8.3	-12.9	-0.7
Parking	0.6	1.7	4.6	1.3	8.4
Gaining access to account information	-9.3	-5.1	-2.8	-2.2	1.7
Reviewing statements	-6.8	-2.8	0.3	-3.3	9.2
Applying for a new account	-9.0	-6.8	-7.7	-5.4	5.3
Receiving updates about a new application	0.1	3.3	6.6	-1.1	13.6
Starting to use a new account	-3.4	-5.2	4.3	-10.1	10.9

Customer journey problems that have largest negative impact on loyalty

*Selected “9” or “10” on scale from 0 (not at all likely) to 10 (extremely likely) to question “How likely are you to recommend these companies to a friend or relative?”
**Selected “6” or “7” on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 3

Banking: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Finding a convenient branch location	15.3%	20%	19%	15%	13%	15%	12%
Resolving customer service issues	10.5%	14%	11%	11%	10%	11%	8%
Finding answers to basic questions	7.4%	$\boxed{11\%}$	9%	8%	7%	6%	5%
Getting help in a branch	7.3%	9%	8%	8%	8%	7%	5%
Selecting an account that best meets your needs	5.7%	7%	8%	7%	5%	5%	4%
Parking	5.5%	$\boxed{8\%}$	$\boxed{10\%}$	6%	4%	3%	3%
Gaining access to account information	5.4%	$\boxed{10\%}$	7%	7%	5%	4%	3%
Reviewing statements	4.0%	5%	6%	$\boxed{7\%}$	3%	3%	2%
Applying for a new account	3.1%	$\boxed{5\%}$	$\boxed{6\%}$	4%	3%	1%	1%
Receiving updates about a new application	2.8%	$\boxed{5\%}$	$\boxed{4\%}$	4%	2%	1%	1%
Starting to use a new account	1.9%	$\boxed{3\%}$	$\boxed{5\%}$	2%	1%	0%	1%

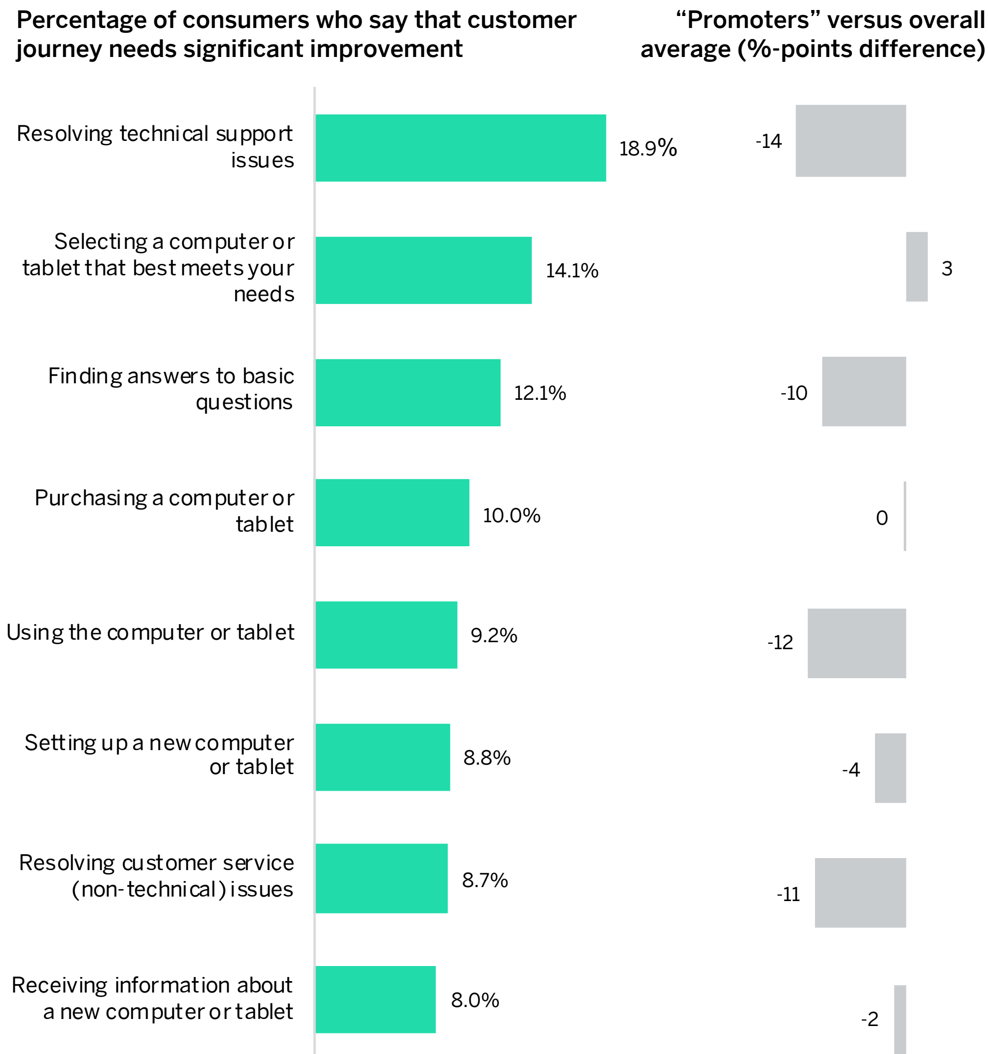
Number is at least 1.5x higher than the "Overall Average"

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

Figure 4

Computers & Tablets: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"

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

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Figure 5

Computers & Tablets: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Resolving technical support issues	-13.6	-10.7	-12.6	-14.4	-9.6
Selecting a computer or tablet that best meets your needs	2.6	-0.1	3.2	1.7	8.9
Finding answers to basic questions	-10.4	-4.8	-8.8	-7.7	-8.5
Purchasing a computer or tablet	-0.4	-0.9	7.0	2.3	14.9
Using the computer or tablet	-12.2	-12.2	-4.9	-9.8	0.0
Setting up a new computer or tablet	-3.9	-1.0	-1.4	-0.7	2.0
Resolving customer service (non-technical) issues	-11.4	-9.6	-7.0	-13.7	-2.1
Receiving information about a new computer or tablet	-1.6	1.9	7.0	3.1	12.9

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 6

Computers & Tablets: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Resolving technical support issues	18.9%	23%	15%	17%	20%	21%	18%
Selecting a computer or tablet that best meets your needs	14.1%	18%	20%	16%	10%	10%	8%
Finding answers to basic questions	12.1%	11%	12%	11%	12%	15%	12%
Purchasing a computer or tablet	10.0%	13%	$\boxed{18\%}$	11%	7%	5%	5%
Using the computer or tablet	9.2%	12%	12%	11%	6%	6%	7%
Setting up a new computer or tablet	8.8%	8%	9%	9%	7%	9%	11%
Resolving customer service (non-technical) issues	8.7%	12%	9%	10%	8%	6%	7%
Receiving information about a new computer or tablet	8.0%	10%	$\boxed{12\%}$	9%	6%	5%	5%

Number is at least 1.5x higher than the "Overall Average"

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

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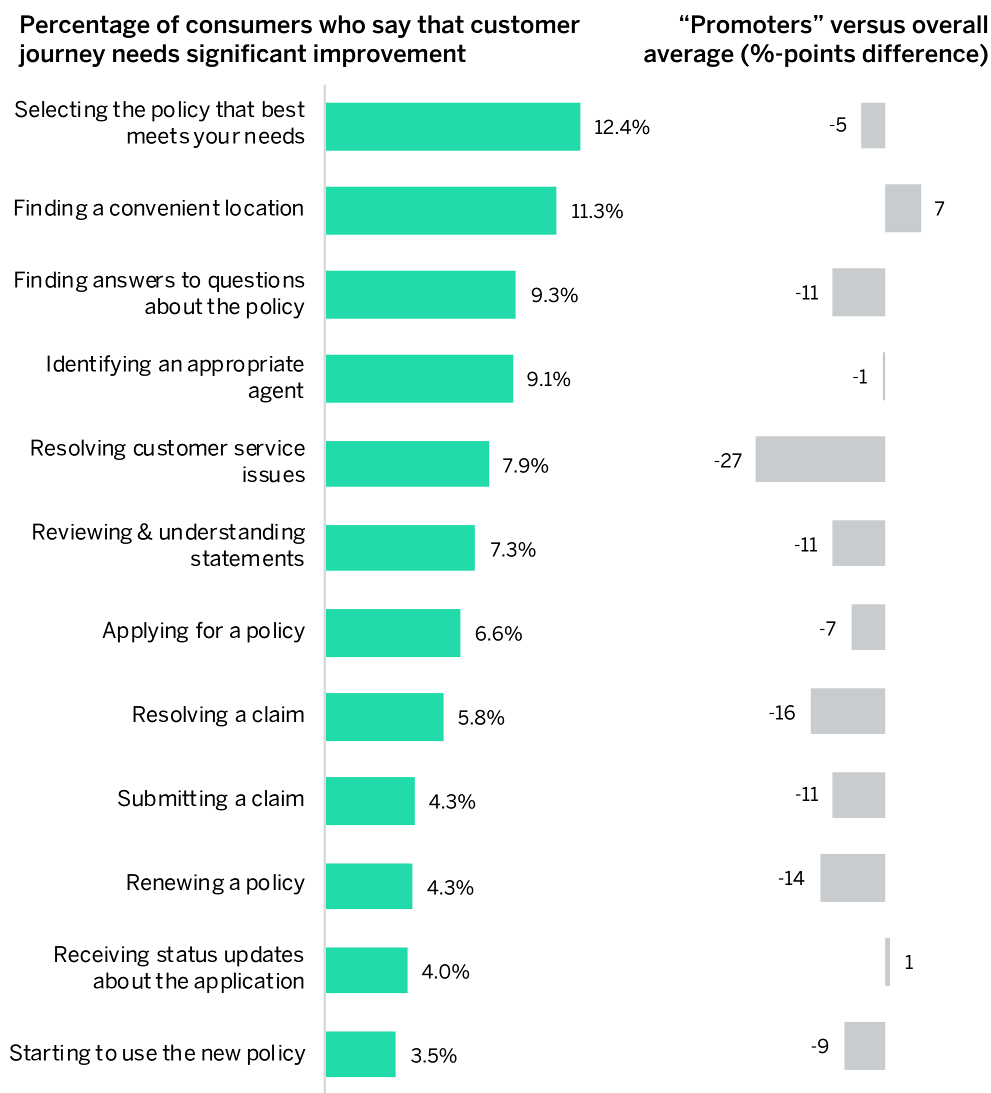
Figure 7

Insurance: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"

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

Figure 8

Insurance: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Selecting the policy that best meets your needs	-5.1	-5.9	-5.9	-8.3	-1.8
Finding a convenient location	6.9	4.9	13.8	6.0	18.3
Finding answers to questions about the policy	-10.9	-9.4	-9.3	-12.6	-4.0
Identifying an appropriate agent	-0.9	-5.1	1.5	-2.7	10.5
Resolving customer service issues	-26.5	-24.2	-19.6	-28.6	-13.7
Reviewing & understanding statements	-11.1	-7.2	-7.5	-8.8	-2.2
Applying for a policy	-7.3	-10.9	2.1	-6.8	6.3
Resolving a claim	-15.6	-13.6	-14.9	-18.5	-13.1
Submitting a claim	-10.9	-9.3	-4.2	-10.2	-1.5
Renewing a policy	-13.7	-10.5	-11.9	-14.8	-6.1
Receiving status updates about the application	0.9	1.2	3.0	-3.4	7.2
Starting to use the new policy	-8.7	-11.0	0.6	-8.4	14.0

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 9

Insurance: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Selecting the policy that best meets your needs	12.4%	14%	18%	14%	9%	12%	8%
Finding a convenient location	11.3%	18%	20%	14%	7%	6%	4%
Finding answers to questions about the policy	9.3%	10%	9%	9%	8%	10%	9%
Identifying an appropriate agent	9.1%	13%	17%	9%	6%	5%	5%
Resolving customer service issues	7.9%	10%	8%	8%	8%	8%	6%
Reviewing & understanding statements	7.3%	7%	8%	10%	7%	6%	6%
Applying for a policy	6.6%	11%	11%	9%	5%	3%	2%
Resolving a claim	5.8%	9%	7%	6%	5%	5%	4%
Submitting a claim	4.3%	7%	7%	5%	3%	2%	3%
Renewing a policy	4.3%	4%	5%	4%	5%	4%	4%
Receiving status updates about the application	4.0%	7%	6%	4%	4%	2%	2%
Starting to use the new policy	3.5%	8%	6%	4%	2%	1%	1%

Number is at least 1.5x higher than the "Overall Average"

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

Figure 10


Investments: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Finding a convenient location
13.3%
7%
Researching investment options
10.5%
-10%
Getting investment advice
9.2%
-10%
Selecting the account that best meets your needs
9.1%
-3%
Parking
8.9%
3%
Applying for a new account
7.2%
-3%
Receiving information about the new account
6.2%
-8%
Getting answers to questions
6.0%
-19%
Getting financial planning advice
5.5%
-12%
Starting to use the new account
5.4%
-7%
Completing investment transactions
5.0%
-5%
Reviewing & understanding statements
4.8%
-9%
Accessing account information
4.6%
-12%
Resolving customer service issues
3.3%
-22%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 11

Investments: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Finding a convenient location	6.7	5.8	13.4	9.9	15.2
Researching investment options	-10.1	-8.4	-8.9	-9.2	-2.0
Getting investment advice	-10.0	-6.6	-9.2	-12.2	-4.9
Selecting the account that best meets your needs	-2.8	-5.5	3.7	-2.7	5.9
Parking	3.1	-1.9	13.7	5.2	18.0
Applying for a new account	-3.0	-4.8	5.6	-2.1	13.4
Receiving information about the new account	-8.4	-8.3	1.8	-8.9	8.0
Getting answers to questions	-19.1	-17.1	-16.0	-20.1	-13.7
Getting financial planning advice	-12.2	-4.8	-11.6	-7.7	-1.3
Starting to use the new account	-7.0	-5.0	6.9	1.8	10.2
Completing investment transactions	-5.4	-4.1	0.4	-5.8	5.0
Reviewing & understanding statements	-8.6	-3.2	-5.3	-9.7	-6.8
Accessing account information	-12.0	-8.6	-9.4	-7.6	-2.2
Resolving customer service issues	-22.3	-18.2	-19.7	-27.1	-13.2

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 12

Investments: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Finding a convenient location	13.3%	18%	24%	14%	7%	6%	7%
Researching investment options	10.5%	13%	11%	13%	11%	9%	6%
Getting investment advice	9.2%	13%	9%	11%	8%	8%	7%
Selecting the account that best meets your needs	9.1%	10%	12%	11%	8%	7%	6%
Parking	8.9%	16%	20%	9%	3%	1%	2%
Applying for a new account	7.2%	15%	14%	8%	3%	3%	1%
Receiving information about the new account	6.2%	9%	10%	8%	4%	3%	1%
Getting answers to questions	6.0%	8%	5%	6%	6%	6%	6%
Getting financial planning advice	5.5%	5%	6%	7%	6%	6%	4%
Starting to use the new account	5.4%	8%	9%	9%	2%	2%	1%
Completing investment transactions	5.0%	5%	7%	8%	4%	3%	2%
Reviewing & understanding statements	4.8%	5%	6%	4%	3%	6%	5%
Accessing account information	4.6%	4%	5%	4%	5%	5%	4%
Resolving customer service issues	3.3%	5%	3%	3%	4%	3%	3%

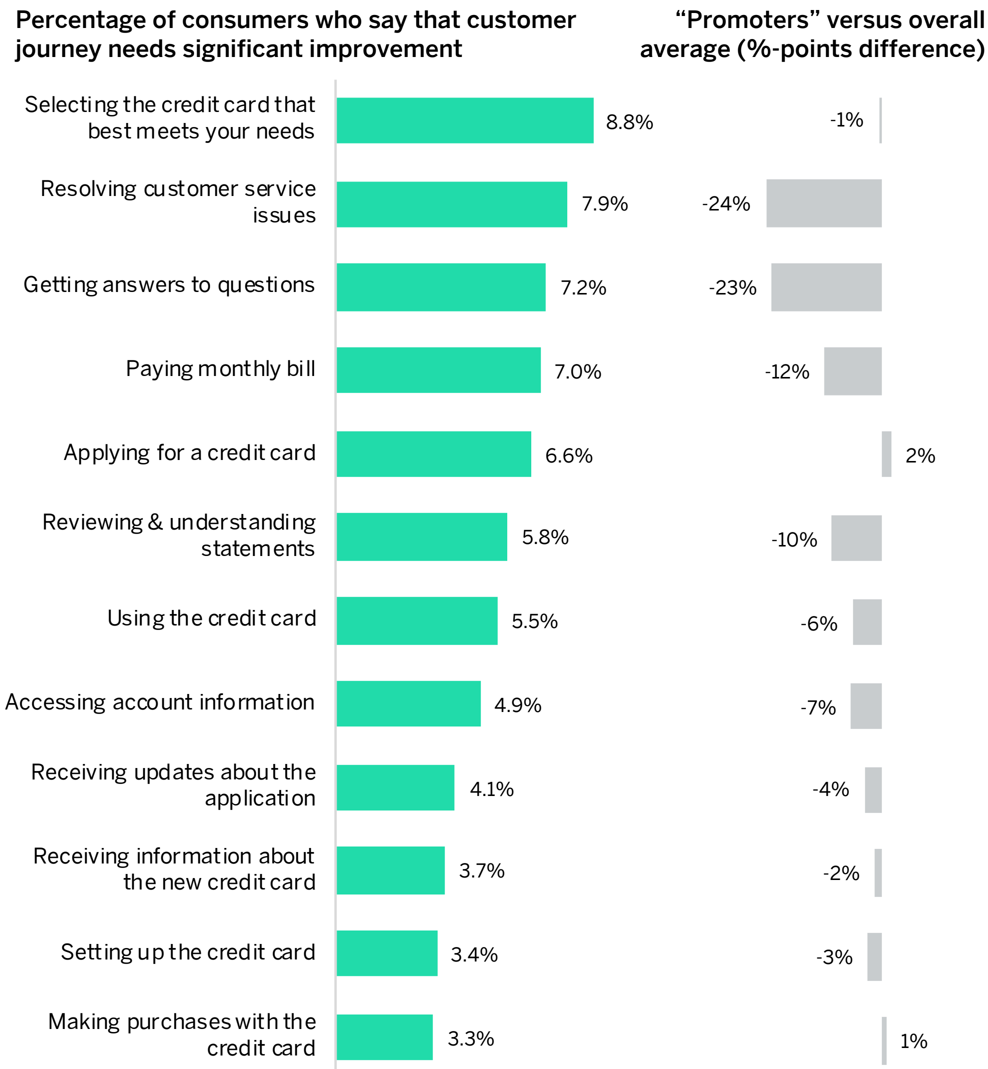
Number is at least 1.5x higher than the "Overall Average"

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

Figure 13

Credit Cards: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question *"How likely are you to recommend these companies to a friend or relative?"*

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

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Figure 14

Credit Cards: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Selecting the credit card that best meets your needs	-0.9	-1.7	2.0	-2.2	8.6
Resolving customer service issues	-24.0	-22.8	-23.0	-29.2	-12.1
Getting answers to questions	-22.7	-17.7	-17.4	-20.7	-11.8
Paying monthly bill	-11.9	-10.9	-7.4	-11.9	-1.2
Applying for a credit card	1.7	-2.2	10.1	4.8	20.9
Reviewing & understanding statements	-10.3	-7.0	-8.8	-12.3	-3.4
Using the credit card	-6.2	-4.9	2.2	-2.4	12.8
Accessing account information	-6.5	-8.1	-5.7	-6.6	-1.2
Receiving updates about the application	-3.8	-1.5	4.0	-2.2	12.1
Receiving information about the new credit card	-1.7	-1.3	6.3	1.9	17.4
Setting up the credit card	-3.1	-2.1	-1.1	-6.2	14.7
Making purchases with the credit card	0.7	-3.2	4.0	-0.2	18.0

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 15

Credit Cards: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Selecting the credit card that best meets your needs	8.8%	13%	14%	9%	5%	7%	6%
Resolving customer service issues	7.9%	8%	8%	8%	10%	8%	5%
Getting answers to questions	7.2%	8%	8%	6%	9%	7%	5%
Paying monthly bill	7.0%	13%	8%	8%	7%	5%	3%
Applying for a credit card	6.6%	13%	15%	7%	4%	3%	1%
Reviewing & understanding statements	5.8%	13%	6%	8%	4%	4%	4%
Using the credit card	5.5%	9%	9%	9%	3%	3%	2%
Accessing account information	4.9%	7%	5%	5%	4%	5%	4%
Receiving updates about the application	4.1%	7%	9%	6%	2%	1%	1%
Receiving information about the new credit card	3.7%	6%	9%	4%	2%	1%	1%
Setting up the credit card	3.4%	7%	7%	4%	2%	1%	1%
Making purchases with the credit card	3.3%	6%	6%	4%	1%	2%	1%

Number is at least 1.5x higher than the "Overall Average"

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

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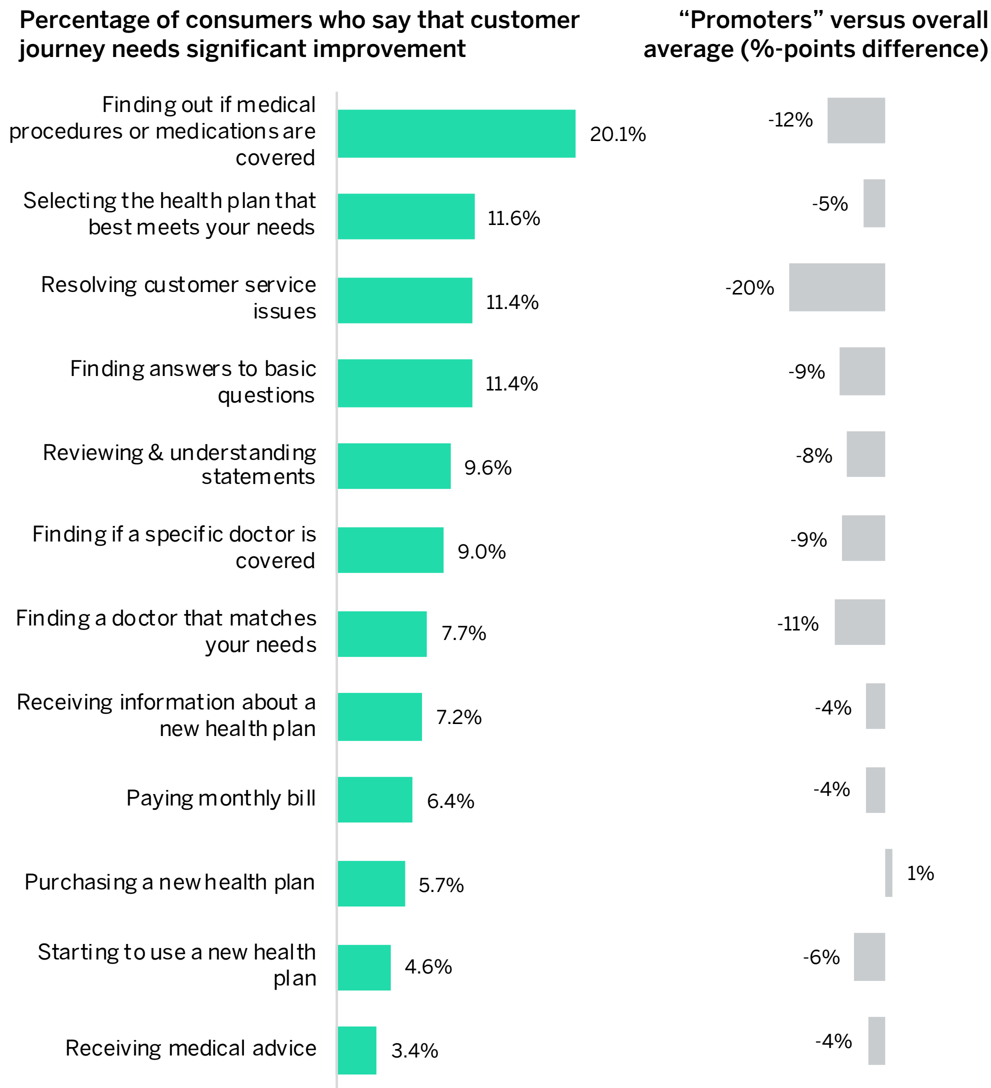
Figure 16

Health Plans: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question *"How likely are you to recommend these companies to a friend or relative?"*

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

Figure 17

Health Plans: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Finding out if medical procedures or medications are covered	-11.9	-7.5	-11.3	-12.8	-9.6
Selecting the health plan that best meets your needs	-4.7	-1.9	-0.4	-3.3	4.1
Resolving customer service issues	-19.8	-19.0	-18.9	-24.8	-15.4
Finding answers to basic questions	-9.4	-7.9	-6.8	-8.0	-2.4
Reviewing & understanding statements	-7.9	-5.0	-4.4	-5.9	0.6
Finding if a specific doctor is covered	-9.0	-8.3	-7.1	-10.1	-7.4
Finding a doctor that matches your needs	-10.7	-10.6	-9.0	-12.6	-5.9
Receiving information about a new health plan	-4.0	-1.7	0.8	-0.1	6.9
Paying monthly bill	-4.3	-3.1	1.7	-0.6	9.8
Purchasing a new health plan	1.4	-2.4	8.3	0.6	17.3
Starting to use a new health plan	-6.4	-5.7	5.8	-6.2	9.7
Receiving medical advice	-3.9	-1.5	-9.2	-3.6	0.9

Customer journey problems that have largest negative impact on loyalty

*Selected “9” or “10” on scale from 0 (not at all likely) to 10 (extremely likely) to question “How likely are you to recommend these companies to a friend or relative?”
**Selected “6” or “7” on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 18

Health Plans: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Finding out if medical procedures or medications are covered	20.1%	22%	16%	18%	21%	23%	20%
Selecting the health plan that best meets your needs	11.6%	12%	15%	14%	10%	11%	8%
Resolving customer service issues	11.4%	11%	11%	12%	13%	11%	11%
Finding answers to basic questions	11.4%	9%	13%	13%	11%	13%	10%
Reviewing & understanding statements	9.6%	9%	11%	13%	8%	8%	9%
Finding if a specific doctor is covered	9.0%	12%	10%	10%	10%	8%	6%
Finding a doctor that matches your needs	7.7%	10%	7%	9%	8%	8%	5%
Receiving information about a new health plan	7.2%	10%	**13%**	6%	7%	4%	5%
Paying monthly bill	6.4%	**10%**	**11%**	8%	5%	4%	3%
Purchasing a new health plan	5.7%	8%	**13%**	7%	3%	3%	2%
Starting to use a new health plan	4.6%	5%	**8%**	**7%**	2%	4%	2%
Receiving medical advice	3.4%	5%	4%	3%	3%	3%	2%

Number is at least 1.5x higher than the "Overall Average"

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

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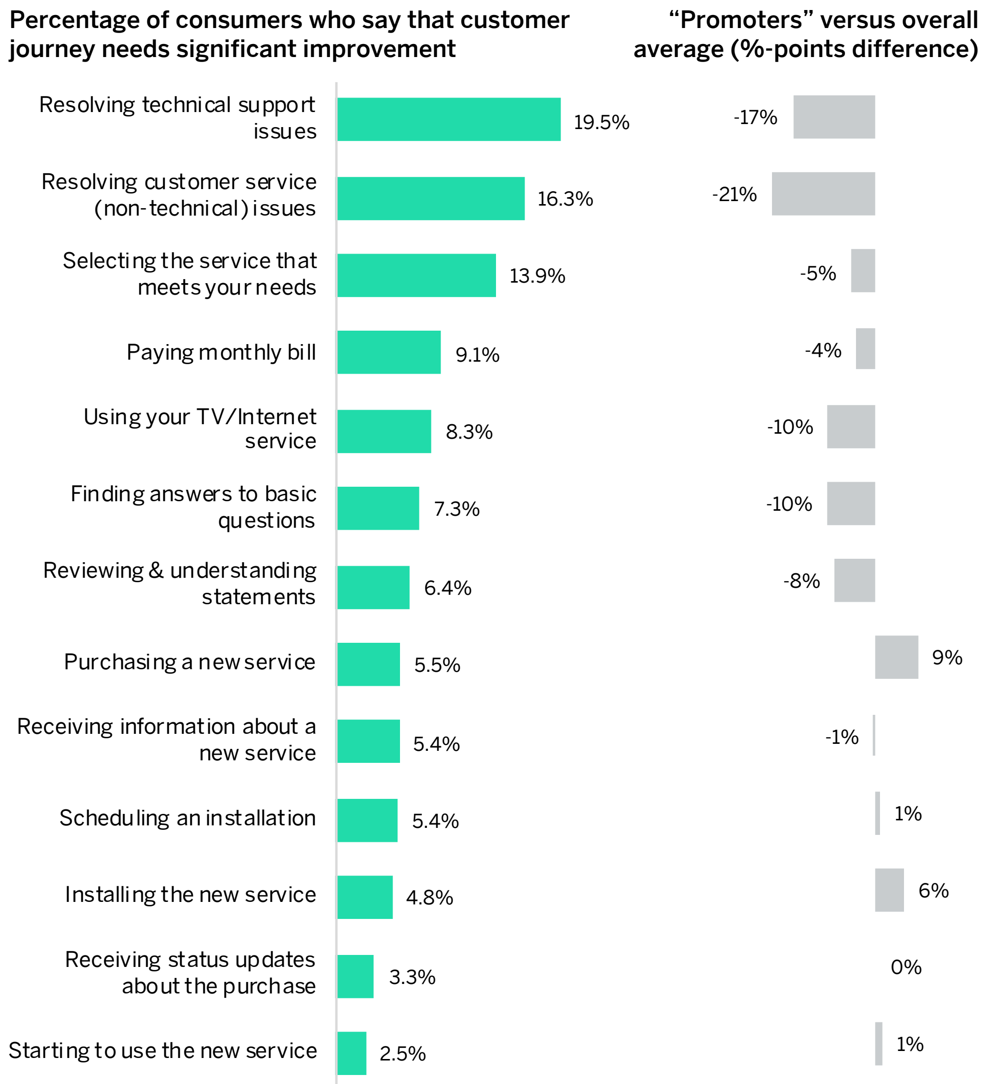
Figure 19

TV & Internet Service: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*****Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative?*"

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

Qualtrics XM institute™

Figure 20

TV & Internet Service: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Resolving technical support issues	-17.1	-15.5	-19.1	-13.6	-15.0
Resolving customer service (non-technical) issues	-21.3	-20.0	-24.1	-17.1	-18.8
Selecting the service that meets your needs	-5.1	-8.1	-7.9	-2.8	-5.7
Paying monthly bill	-4.0	-6.0	-4.6	-0.7	-3.1
Using your TV/Internet service	-9.8	-8.2	-6.5	0.1	-4.6
Finding answers to basic questions	-10.0	-10.2	-12.3	-8.1	-9.5
Reviewing & understanding statements	-8.4	-8.7	-10.7	-1.8	-8.6
Purchasing a new service	8.5	2.8	10.7	16.6	13.2
Receiving information about a new service	-0.5	0.1	-1.0	5.4	3.0
Scheduling an installation	0.9	5.2	6.7	11.9	6.3
Installing the new service	5.7	6.5	7.4	13.7	8.6
Receiving status updates about the purchase	0.0	-1.4	8.2	14.7	4.9
Starting to use the new service	1.3	-4.0	5.7	18.0	3.5

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

Qualtrics XM institute™

Figure 21

TV & Internet Service: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Resolving technical support issues	19.5%	14%	16%	20%	24%	22%	21%
Resolving customer service (non-technical) issues	16.3%	13%	11%	16%	19%	20%	17%
Selecting the service that meets your needs	13.9%	12%	15%	13%	10%	16%	16%
Paying monthly bill	9.1%	12%	12%	12%	8%	8%	6%
Using your TV/Internet service	8.3%	12%	10%	8%	7%	8%	6%
Finding answers to basic questions	7.3%	7%	5%	6%	9%	8%	8%
Reviewing & understanding statements	6.4%	8%	7%	6%	6%	6%	7%
Purchasing a new service	5.5%	$\boxed{9\%}$	$\boxed{11\%}$	5%	4%	3%	3%
Receiving information about a new service	5.4%	6%	$\boxed{8\%}$	5%	4%	4%	5%
Scheduling an installation	5.4%	8%	$\boxed{8\%}$	7%	4%	3%	2%
Installing the new service	4.8%	$\boxed{9\%}$	6%	7%	4%	3%	2%
Receiving status updates about the purchase	3.3%	$\boxed{5\%}$	$\boxed{5\%}$	4%	2%	2%	2%
Starting to use the new service	2.5%	$\boxed{4\%}$	4%	4%	2%	1%	2%

$\boxed{}$ Number is at least 1.5x higher than the "Overall Average"

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

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Figure 22

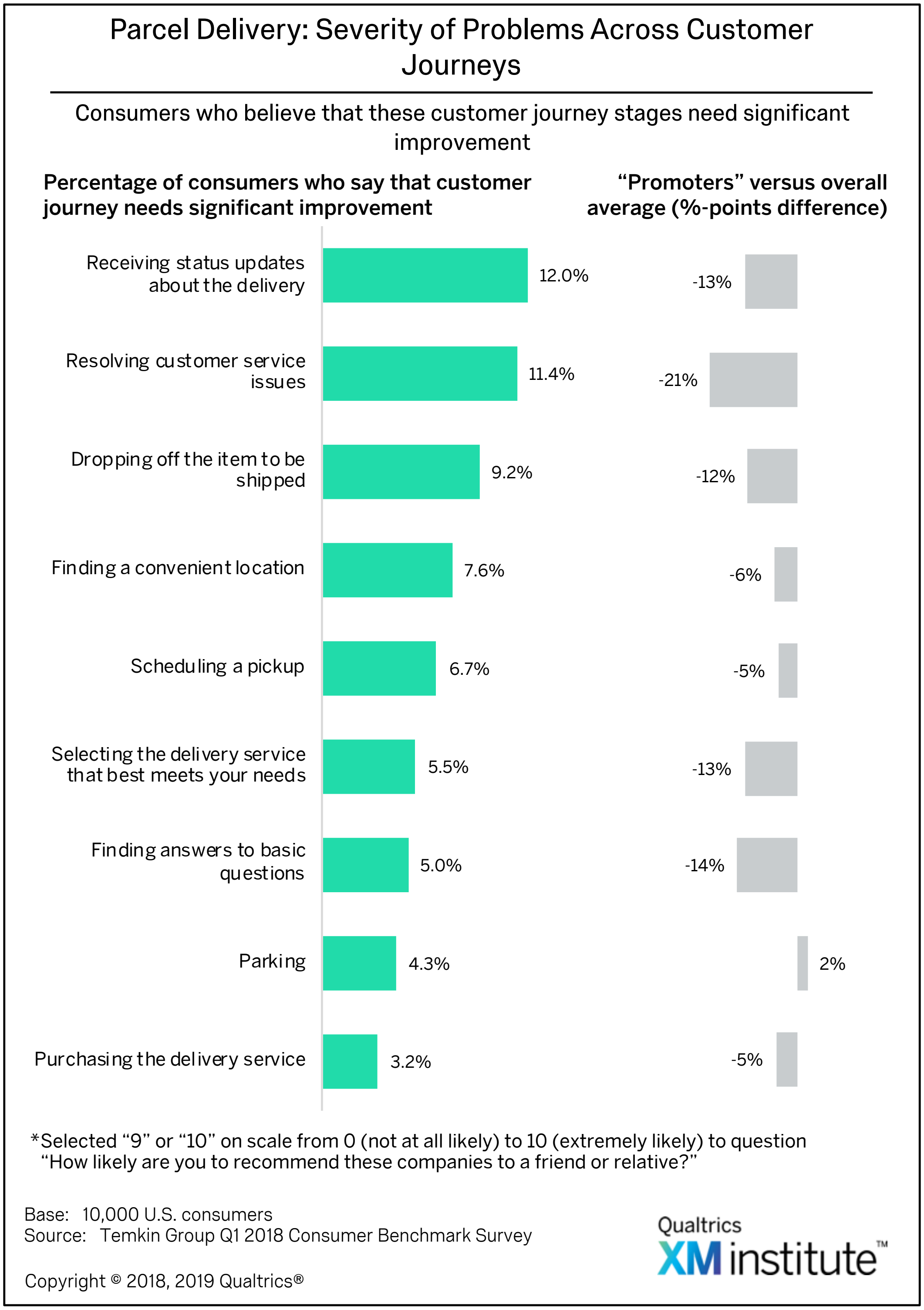
Parcel Delivery: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Receiving status updates about the delivery
12.0%
-13%
Resolving customer service issues
11.4%
-21%
Dropping off the item to be shipped
9.2%
-12%
Finding a convenient location
7.6%
-6%
Scheduling a pickup
6.7%
-5%
Selecting the delivery service that best meets your needs
5.5%
-13%
Finding answers to basic questions
5.0%
-14%
Parking
4.3%
2%
Purchasing the delivery service
3.2%
-5%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 23

Parcel Delivery: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Receiving status updates about the delivery	-12.6	-9.8	-9.6	-12.5	-4.4
Resolving customer service issues	-20.6	-15.2	-17.1	-22.5	-9.8
Dropping off the item to be shipped	-11.8	-9.6	-3.5	-11.2	-1.1
Finding a convenient location	-5.6	-3.3	-3.9	-1.6	2.8
Scheduling a pickup	-4.8	-6.5	-2.9	-5.0	3.6
Selecting the delivery service that best meets your needs	-12.7	-8.1	-8.5	-7.1	1.0
Finding answers to basic questions	-14.3	-10.2	-11.1	-17.5	-2.4
Parking	2.0	1.5	4.7	-0.5	8.7
Purchasing the delivery service	-5.3	-6.0	0.0	-3.4	12.4

Customer journey problems that have largest negative impact on loyalty

*Selected “9” or “10” on scale from 0 (not at all likely) to 10 (extremely likely) to question “How likely are you to recommend these companies to a friend or relative?”
**Selected “6” or “7” on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 24

Parcel Delivery: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Receiving status updates about the delivery	12.0%	$\boxed{21\%}$	15%	14%	11%	9%	7%
Resolving customer service issues	11.4%	11%	11%	13%	13%	12%	9%
Dropping off the item to be shipped	9.2%	13%	11%	11%	9%	8%	6%
Finding a convenient location	7.6%	9%	10%	8%	6%	7%	6%
Scheduling a pickup	6.7%	8%	9%	9%	6%	7%	4%
Selecting the delivery service that best meets your needs	5.5%	$\boxed{8\%}$	6%	6%	5%	4%	4%
Finding answers to basic questions	5.0%	6%	6%	5%	4%	4%	5%
Parking	4.3%	5%	$\boxed{7\%}$	5%	3%	3%	3%
Purchasing the delivery service	3.2%	3%	$\boxed{6\%}$	$\boxed{5\%}$	3%	2%	1%

$\boxed{}$ Number is at least 1.5x higher than the "Overall Average"

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

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Figure 25

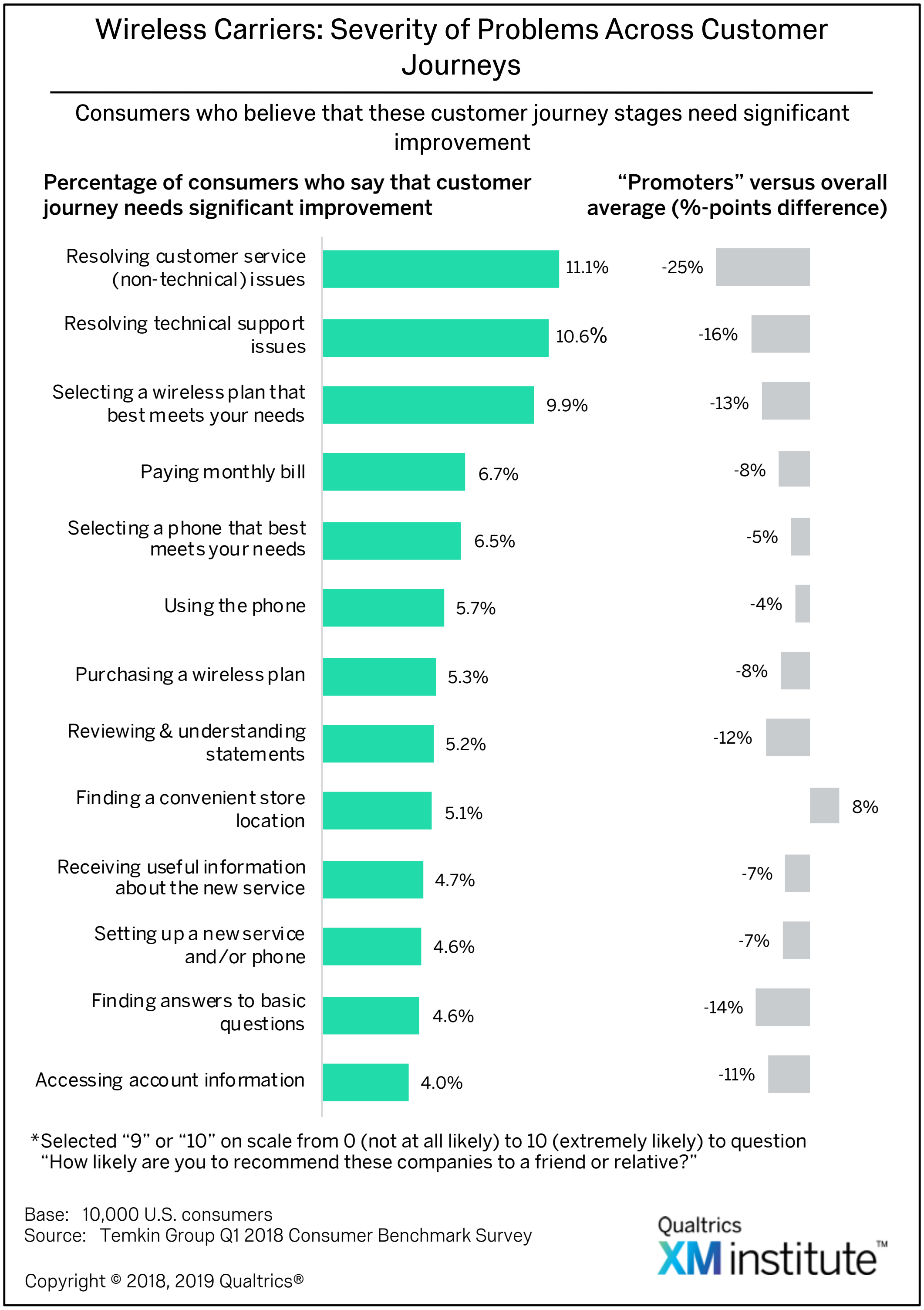
Wireless Carriers: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Resolving customer service (non-technical) issues
11.1%
-25%
Resolving technical support issues
10.6%
-16%
Selecting a wireless plan that best meets your needs
9.9%
-13%
Paying monthly bill
6.7%
-8%
Selecting a phone that best meets your needs
6.5%
-5%
Using the phone
5.7%
-4%
Purchasing a wireless plan
5.3%
-8%
Reviewing & understanding statements
5.2%
-12%
Finding a convenient store location
5.1%
8%
Receiving useful information about the new service
4.7%
-7%
Setting up a new service and/or phone
4.6%
-7%
Finding answers to basic questions
4.6%
-14%
Accessing account information
4.0%
-11%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 26

Wireless Carriers: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Resolving customer service (non-technical) issues	-24.9	-19.7	-19.6	-26.0	-15.4
Resolving technical support issues	-15.8	-16.3	-17.0	-18.8	-13.3
Selecting a wireless plan that best meets your needs	-12.9	-9.7	-9.5	-11.7	-5.2
Paying monthly bill	-8.4	-7.1	-5.3	-3.4	1.3
Selecting a phone that best meets your needs	-5.2	-2.1	-2.4	-5.0	8.7
Using the phone	-4.1	-6.6	1.3	-5.3	2.4
Purchasing a wireless plan	-7.9	-9.8	-2.1	-4.1	6.8
Reviewing & understanding statements	-12.0	-7.3	-6.9	-12.1	1.3
Finding a convenient store location	7.6	3.3	9.3	8.6	13.5
Receiving useful information about the new service	-6.6	-8.4	-1.4	-9.0	2.7
Setting up a new service and/or phone	-7.4	-3.0	-6.0	-4.0	1.9
Finding answers to basic questions	-14.4	-14.0	-9.9	-13.2	-10.1
Accessing account information	-11.3	-6.2	-9.0	-10.4	-5.5

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey

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Figure 27

Wireless Carriers: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Resolving customer service (non-technical) issues	11.1%	11%	9%	12%	14%	12%	9%
Resolving technical support issues	10.6%	11%	10%	10%	10%	11%	11%
Selecting a wireless plan that best meets your needs	9.9%	9%	13%	10%	9%	8%	10%
Paying monthly bill	6.7%	12%	9%	7%	5%	6%	3%
Selecting a phone that best meets your needs	6.5%	8%	10%	7%	6%	4%	4%
Using the phone	5.7%	7%	7%	7%	4%	3%	6%
Purchasing a wireless plan	5.3%	7%	7%	7%	5%	3%	3%
Reviewing & understanding statements	5.2%	7%	6%	5%	5%	5%	4%
Finding a convenient store location	5.1%	6%	9%	7%	3%	3%	3%
Receiving useful information about the new service	4.7%	7%	6%	4%	4%	4%	3%
Setting up a new service and/or phone	4.6%	7%	5%	5%	3%	4%	4%
Finding answers to basic questions	4.6%	4%	4%	5%	4%	5%	5%
Accessing account information	4.0%	6%	5%	5%	5%	3%	1%

Number is at least 1.5x higher than the "Overall Average"

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

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Figure 28

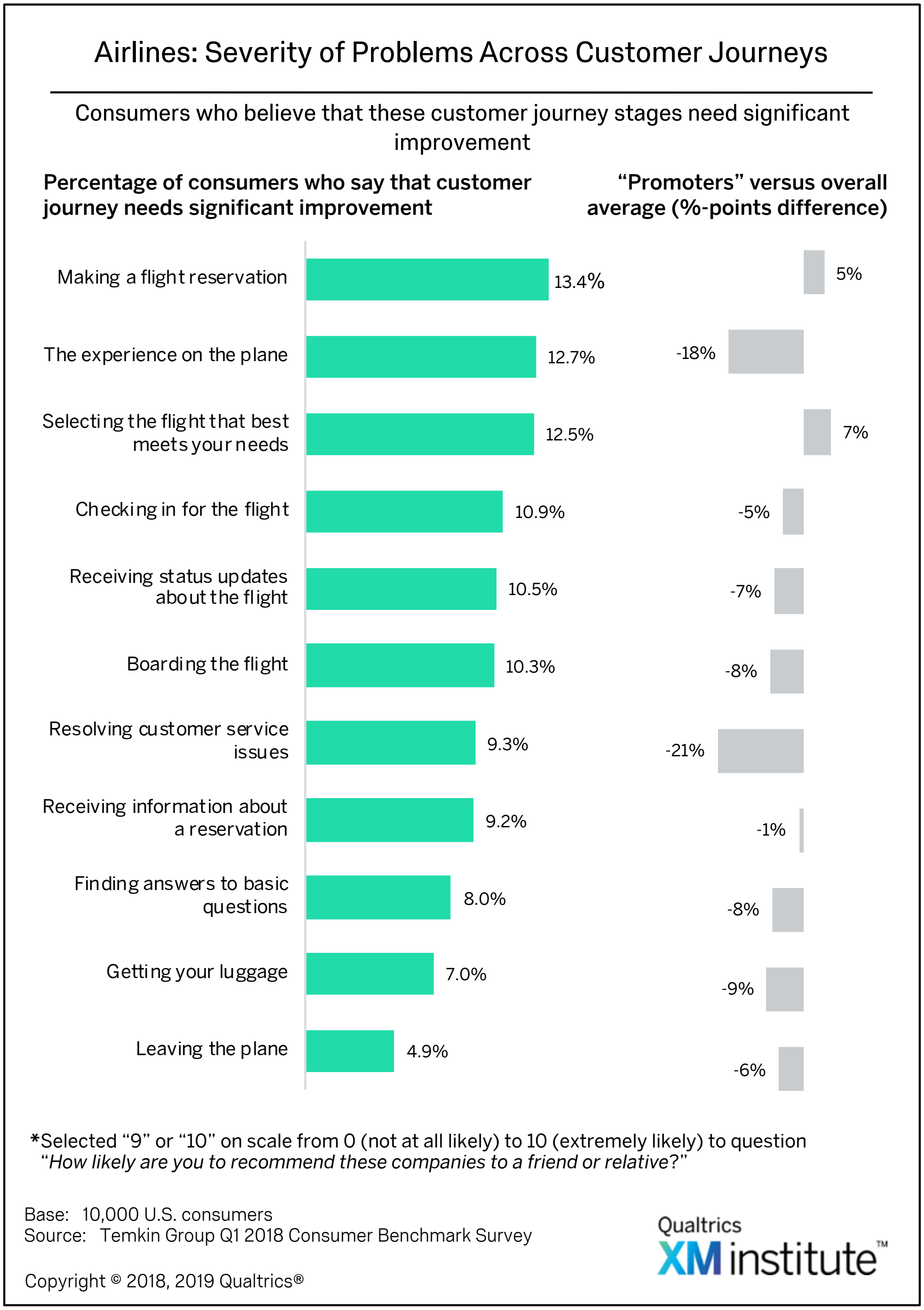
Airlines: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Making a flight reservation
13.4%
5%
The experience on the plane
12.7%
-18%
Selecting the flight that best meets your needs
12.5%
7%
Checking in for the flight
10.9%
-5%
Receiving status updates about the flight
10.5%
-7%
Boarding the flight
10.3%
-8%
Resolving customer service issues
9.3%
-21%
Receiving information about a reservation
9.2%
-1%
Finding answers to basic questions
8.0%
-8%
Getting your luggage
7.0%
-9%
Leaving the plane
4.9%
-6%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 29

Airlines: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Making a flight reservation	5.0	2.3	11.5	11.1	18.6
The experience on the plane	-18.3	-11.1	-11.8	-19.1	-10.2
Selecting the flight that best meets your needs	6.7	6.8	10.3	8.4	13.9
Checking in for the flight	-5.0	-5.9	2.3	-4.8	1.4
Receiving status updates about the flight	-7.1	-8.1	-2.7	-5.2	0.5
Boarding the flight	-8.1	-7.0	-3.7	-3.8	0.4
Resolving customer service issues	-21.0	-19.0	-22.3	-28.3	-22.1
Receiving information about a reservation	-1.1	-3.6	8.4	2.1	10.2
Finding answers to basic questions	-7.6	-6.8	-0.1	-5.3	4.5
Getting your luggage	-8.9	-6.8	-9.1	-11.0	-6.5
Leaving the plane	-6.0	-11.1	-9.2	-9.3	-6.8

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 30

Airlines: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Making a flight reservation	13.4%	12%	$\boxed{21\%}$	16%	9%	6%	7%
The experience on the plane	12.7%	16%	12%	14%	10%	14%	11%
Selecting the flight that best meets your needs	12.5%	14%	19%	12%	7%	9%	10%
Checking in for the flight	10.9%	11%	14%	15%	8%	6%	6%
Receiving status updates about the flight	10.5%	14%	14%	10%	7%	9%	5%
Boarding the flight	10.3%	11%	12%	13%	10%	6%	8%
Resolving customer service issues	9.3%	11%	8%	9%	11%	10%	9%
Receiving information about a reservation	9.2%	9%	$\boxed{16\%}$	11%	4%	4%	3%
Finding answers to basic questions	8.0%	9%	11%	8%	9%	5%	5%
Getting your luggage	7.0%	11%	5%	5%	9%	8%	7%
Leaving the plane	4.9%	$\boxed{8\%}$	6%	5%	4%	3%	3%

$\boxed{}$ Number is at least 1.5x higher than the "Overall Average"

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

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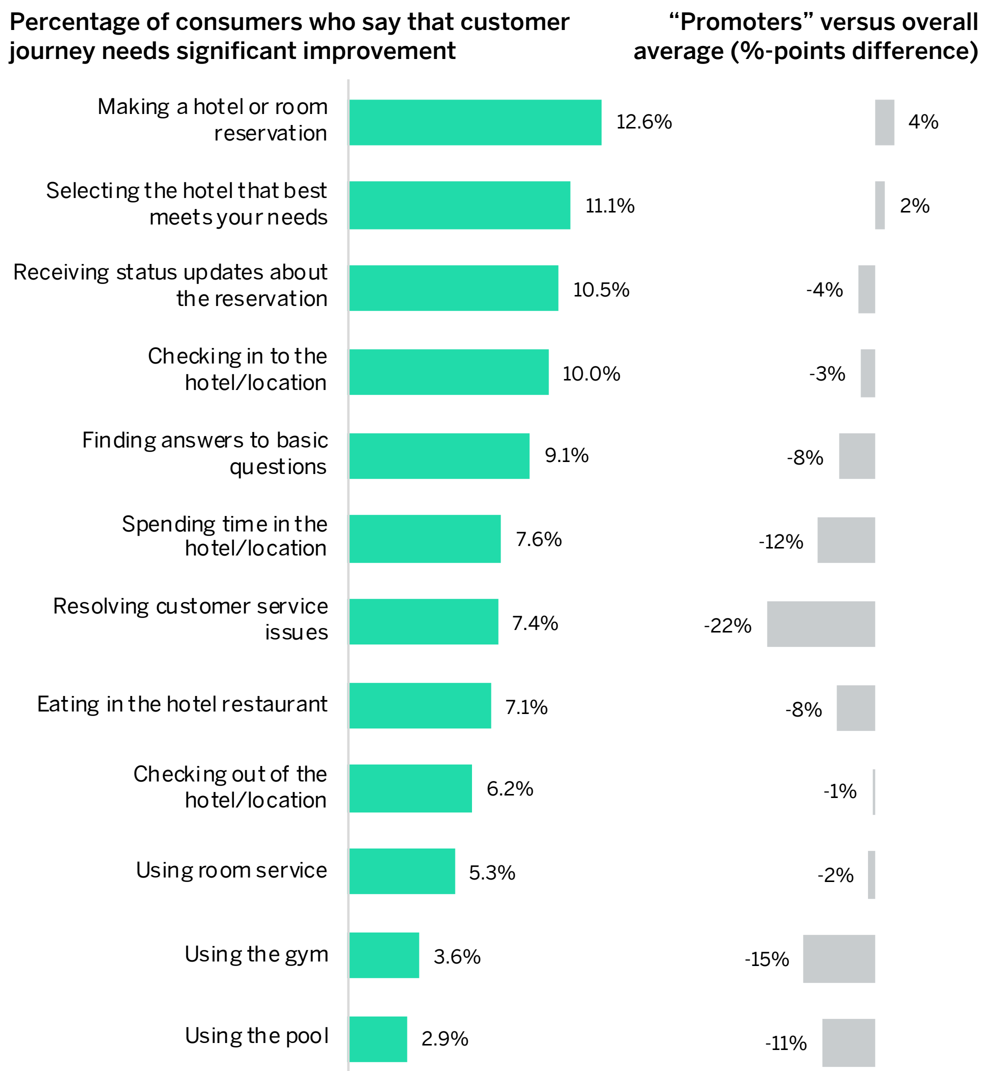
Figure 31

Hotels & Rooms: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question *"How likely are you to recommend these companies to a friend or relative?"*

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

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Figure 32

Hotels & Rooms: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Making a hotel or room reservation	3.6	1.4	16.3	5.8	15.4
Selecting the hotel that best meets your needs	1.9	1.8	13.0	5.9	11.7
Receiving status updates about the reservation	-3.7	-4.0	4.2	2.4	10.3
Checking in to the hotel/location	-3.2	-3.4	1.3	-5.7	4.3
Finding answers to basic questions	-7.7	-7.6	-3.9	-6.7	6.7
Spending time in the hotel/location	-11.8	-11.5	-0.5	-6.8	3.7
Resolving customer service issues	-22.4	-18.9	-26.6	-28.1	-18.4
Eating in the hotel restaurant	-8.0	-7.2	-3.7	-7.7	-5.3
Checking out of the hotel/location	-0.9	-2.4	-1.2	-2.0	6.8
Using room service	-1.5	-2.7	1.1	-0.5	9.0
Using the gym	-14.7	-5.7	-1.9	-8.8	0.0
Using the pool	-11.1	-7.0	-2.3	-6.0	2.5

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 33

Hotels & Rooms: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Making a hotel or room reservation	12.6%	13%	23%	13%	7%	5%	3%
Selecting the hotel that best meets your needs	11.1%	12%	18%	12%	6%	6%	6%
Receiving status updates about the reservation	10.5%	11%	17%	11%	9%	6%	3%
Checking in to the hotel/location	10.0%	11%	13%	14%	8%	5%	5%
Finding answers to basic questions	9.1%	11%	14%	10%	6%	5%	4%
Spending time in the hotel/location	7.6%	8%	11%	9%	5%	5%	4%
Resolving customer service issues	7.4%	8%	5%	8%	7%	10%	10%
Eating in the hotel restaurant	7.1%	7%	8%	8%	6%	8%	6%
Checking out of the hotel/location	6.2%	7%	9%	6%	6%	3%	2%
Using room service	5.3%	9%	5%	7%	2%	4%	3%
Using the gym	3.6%	6%	5%	4%	2%	2%	1%
Using the pool	2.9%	4%	2%	4%	3%	2%	1%

Number is at least 1.5x higher than the "Overall Average"

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

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Figure 34

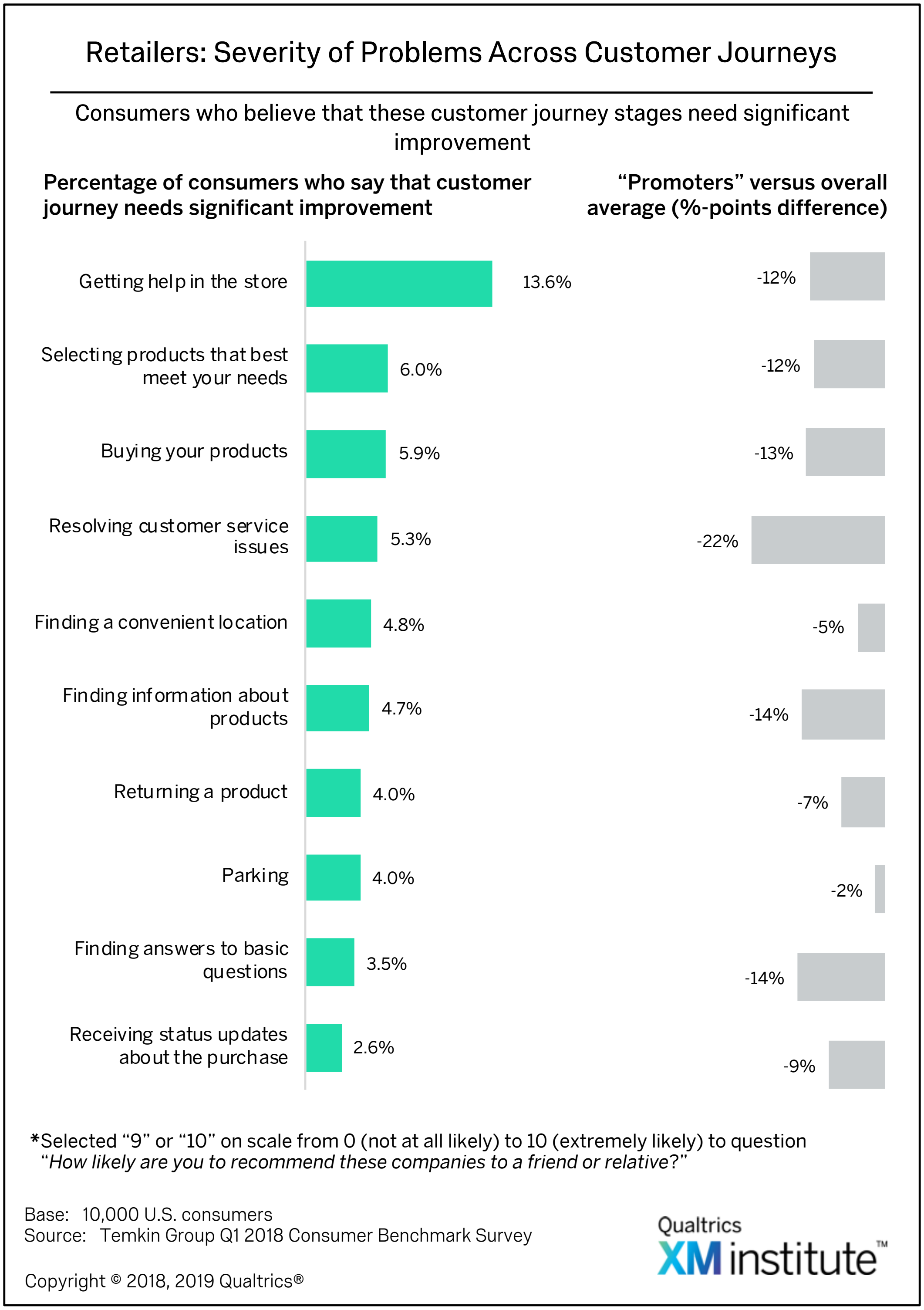
Retailers: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Getting help in the store
13.6%
-12%
Selecting products that best meet your needs
6.0%
-12%
Buying your products
5.9%
-13%
Resolving customer service issues
5.3%
-22%
Finding a convenient location
4.8%
-5%
Finding information about products
4.7%
-14%
Returning a product
4.0%
-7%
Parking
4.0%
-2%
Finding answers to basic questions
3.5%
-14%
Receiving status updates about the purchase
2.6%
-9%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 35

Retailers: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Getting help in the store	-12.4	-8.0	-10.8	-8.0	-12.0
Selecting products that best meet your needs	-11.7	-12.4	-8.9	-4.5	-11.1
Buying your products	-12.8	-16.6	-6.6	3.5	-10.8
Resolving customer service issues	-21.8	-17.8	-18.4	-9.9	-23.9
Finding a convenient location	-4.5	-6.8	-3.3	3.2	-5.1
Finding information about products	-13.6	-9.7	-5.4	-0.8	-9.2
Returning a product	-7.1	-6.5	-6.2	5.0	-7.7
Parking	-1.5	-3.5	-2.6	5.9	-4.2
Finding answers to basic questions	-14.3	-10.8	-10.1	-4.1	-10.3
Receiving status updates about the purchase	-9.2	-8.0	-4.4	0.1	-8.1

Customer journey problems that have largest negative impact on loyalty

*Selected “9” or “10” on scale from 0 (not at all likely) to 10 (extremely likely) to question “*How likely are you to recommend these companies to a friend or relative*?”
**Selected “6” or “7” on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 36

Retailers: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Getting help in the store	13.6%	13%	13%	14%	13%	14%	15%
Selecting products that best meet your needs	6.0%	8%	7%	7%	5%	5%	5%
Buying your products	5.9%	8%	9%	8%	5%	5%	3%
Resolving customer service issues	5.3%	6%	6%	6%	5%	5%	3%
Finding a convenient location	4.8%	6%	7%	6%	4%	3%	3%
Finding information about products	4.7%	6%	7%	5%	4%	3%	4%
Returning a product	4.0%	6%	5%	4%	4%	3%	3%
Parking	4.0%	6%	6%	5%	4%	3%	2%
Finding answers to basic questions	3.5%	4%	5%	3%	3%	3%	3%
Receiving status updates about the purchase	2.6%	4%	5%	3%	2%	1%	1%

Number is at least 1.5x higher than the "Overall Average"

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

Figure 37

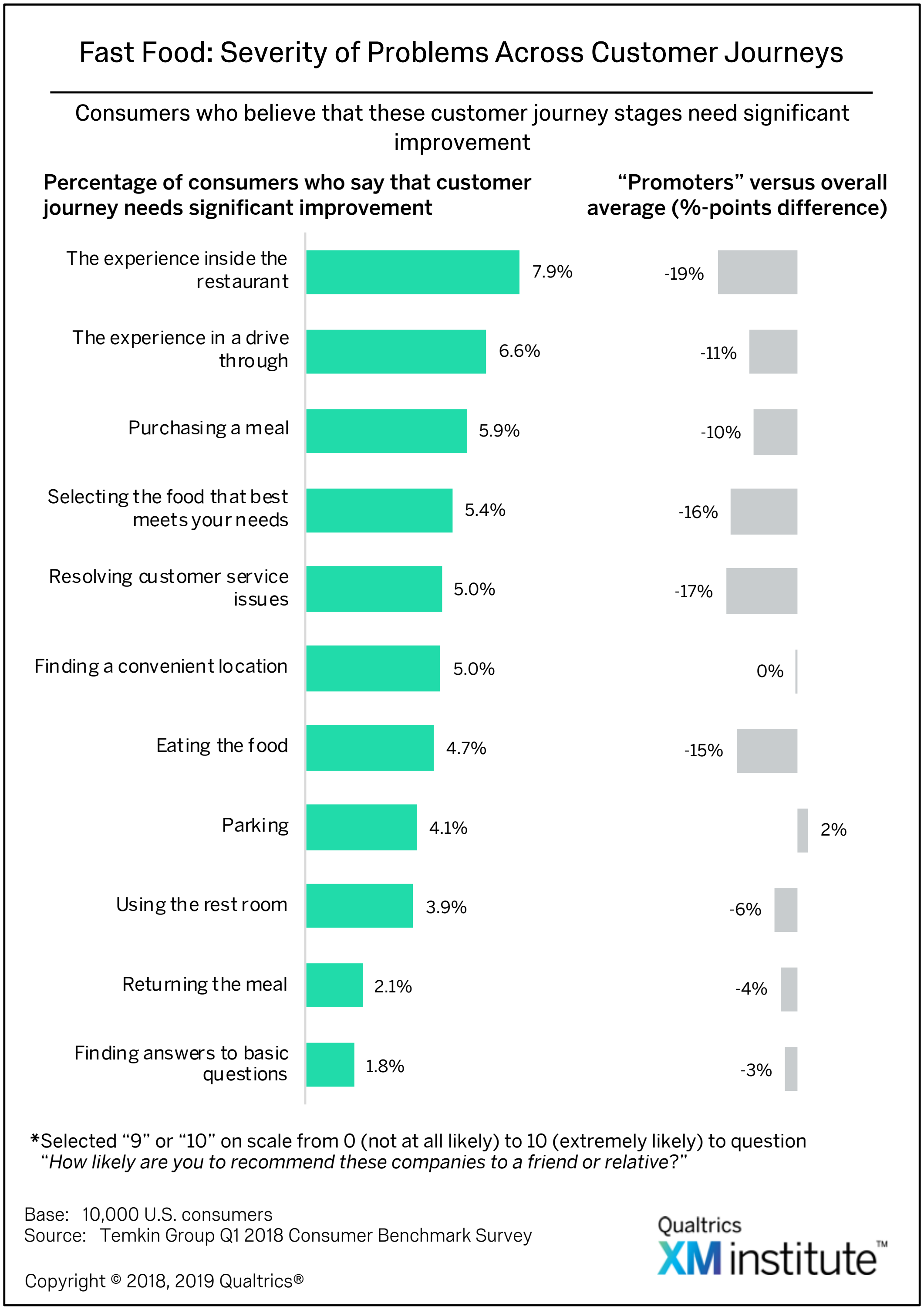
Fast Food: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
The experience inside the restaurant
7.9%
-19%
The experience in a drive through
6.6%
-11%
Purchasing a meal
5.9%
-10%
Selecting the food that best meets your needs
5.4%
-16%
Resolving customer service issues
5.0%
-17%
Finding a convenient location
5.0%
0%
Eating the food
4.7%
-15%
Parking
4.1%
2%
Using the rest room
3.9%
-6%
Returning the meal
2.1%
-4%
Finding answers to basic questions
1.8%
-3%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 38

Fast Food: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
The experience inside the restaurant	-19.1	-16.9	-15.5	-21.6	-12.4
The experience in a drive through	-11.4	-8.9	-10.9	-13.7	-6.0
Purchasing a meal	-10.4	-11.2	-6.3	-8.3	1.6
Selecting the food that best meets your needs	-15.8	-13.3	-10.8	-16.0	-7.7
Resolving customer service issues	-17.0	-18.7	-17.0	-22.8	-10.6
Finding a convenient location	-0.4	-2.0	-0.1	-1.6	3.9
Eating the food	-14.6	-19.4	-6.6	-9.7	0.0
Parking	2.3	2.7	7.9	2.2	9.1
Using the rest room	-5.6	-5.5	-6.6	-9.4	0.2
Returning the meal	-4.2	-12.8	-2.8	-7.2	10.3
Finding answers to basic questions	-3.1	-16.0	-4.7	-1.9	0.9

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 39

Fast Food: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
The experience inside the restaurant	7.9%	10%	8%	8%	7%	8%	7%
The experience in a drive through	6.6%	9%	8%	7%	7%	6%	4%
Purchasing a meal	5.9%	7%	9%	9%	4%	4%	3%
Selecting the food that best meets your needs	5.4%	5%	7%	5%	5%	6%	5%
Resolving customer service issues	5.0%	5%	6%	5%	5%	4%	4%
Finding a convenient location	5.0%	4%	7%	5%	5%	4%	4%
Eating the food	4.7%	7%	8%	8%	3%	2%	2%
Parking	4.1%	6%	6%	4%	3%	3%	3%
Using the rest room	3.9%	8%	4%	4%	3%	3%	2%
Returning the meal	2.1%	3%	3%	2%	2%	2%	1%
Finding answers to basic questions	1.8%	2%	3%	2%	2%	1%	2%

Number is at least 1.5x higher than the "Overall Average"

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

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Figure 40

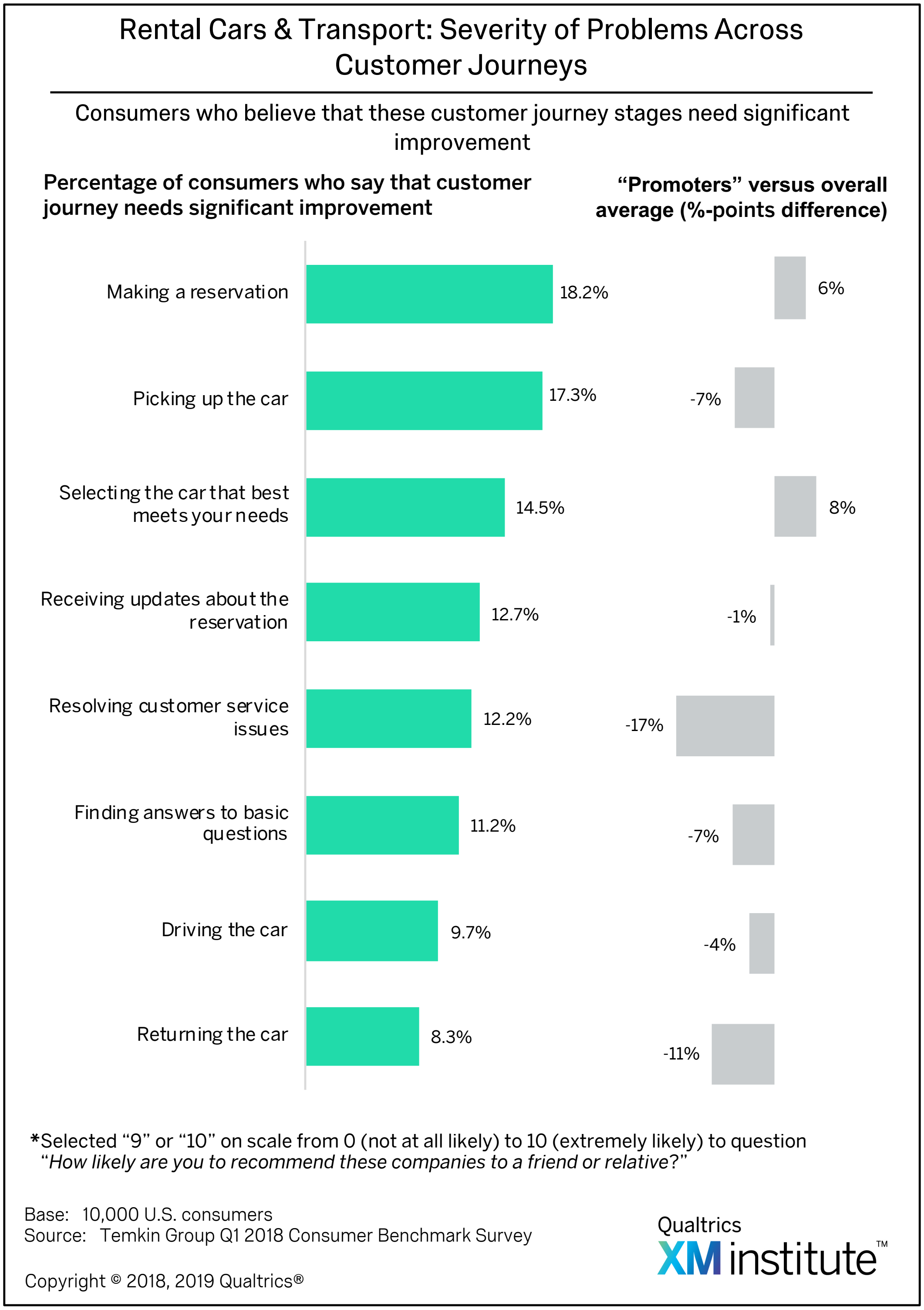
Rental Cars & Transport: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Making a reservation
18.2%
6%
Picking up the car
17.3%
-7%
Selecting the car that best meets your needs
14.5%
8%
Receiving updates about the reservation
12.7%
-1%
Resolving customer service issues
12.2%
-17%
Finding answers to basic questions
11.2%
-7%
Driving the car
9.7%
-4%
Returning the car
8.3%
-11%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "How likely are you to recommend these companies to a friend or relative?"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 41

Rental Cars & Transport: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Making a reservation	5.6	1.6	14.7	6.7	15.9
Picking up the car	-7.0	-8.1	-0.9	-4.4	1.5
Selecting the car that best meets your needs	7.6	4.4	9.4	7.0	12.3
Receiving updates about the reservation	-0.8	-2.0	3.8	0.3	8.0
Resolving customer service issues	-17.2	-14.4	-17.5	-17.2	-11.2
Finding answers to basic questions	-7.4	-3.5	1.6	-3.3	6.1
Driving the car	-4.4	-5.8	6.6	-2.5	13.0
Returning the car	-10.8	-12.2	-8.8	-7.3	-4.0

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 42

Rental Cars & Transport: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Making a reservation	18.2%	17%	$\boxed{29\%}$	17%	13%	8%	7%
Picking up the car	17.3%	13%	19%	20%	18%	13%	17%
Selecting the car that best meets your needs	14.5%	14%	22%	13%	7%	12%	9%
Receiving updates about the reservation	12.7%	13%	17%	17%	8%	6%	4%
Resolving customer service issues	12.2%	15%	11%	11%	11%	14%	13%
Finding answers to basic questions	11.2%	15%	15%	11%	7%	7%	6%
Driving the car	9.7%	11%	$\boxed{15\%}$	13%	4%	1%	1%
Returning the car	8.3%	10%	7%	9%	9%	9%	7%

$\boxed{}$ Number is at least 1.5x higher than the "Overall Average"

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

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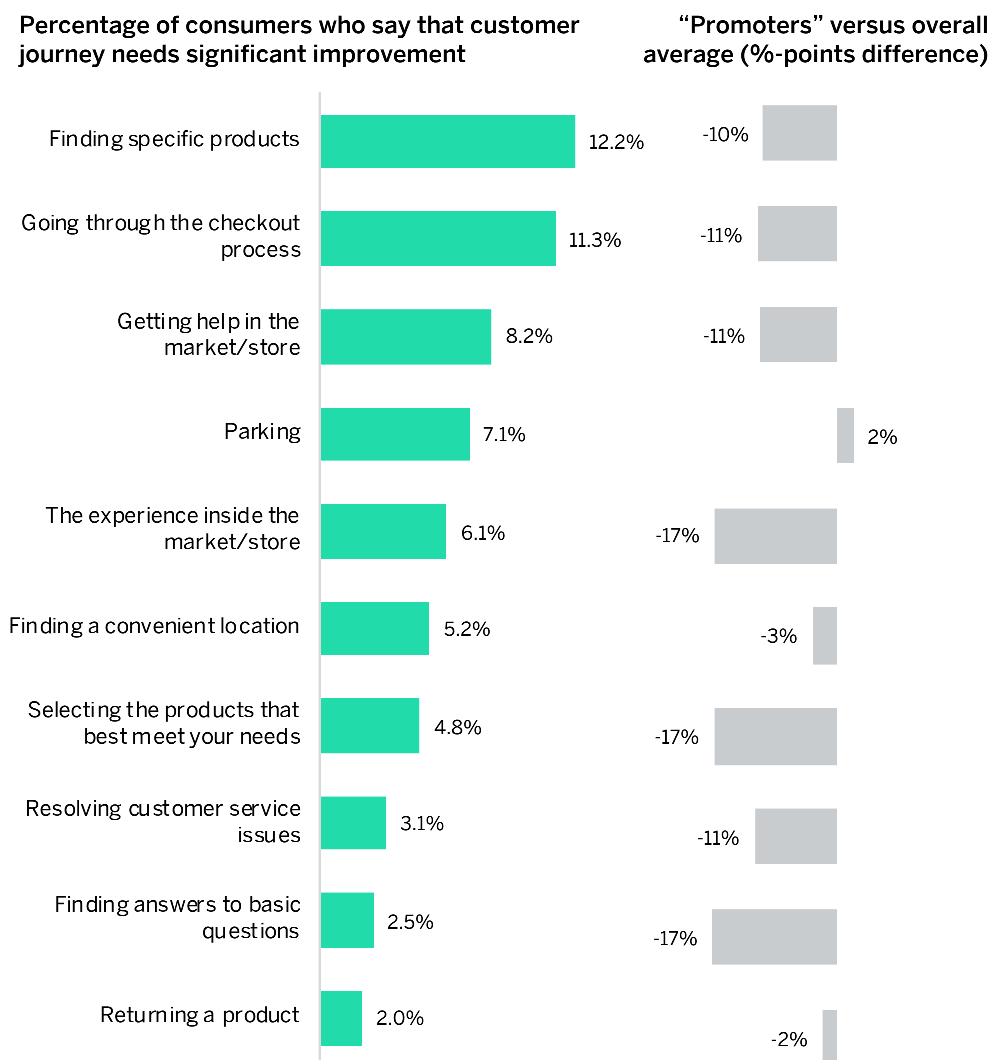
Figure 43

Supermarkets: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question *"How likely are you to recommend these companies to a friend or relative?"*

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

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Figure 44

Supermarkets: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Finding specific products	-10.0	-7.3	-5.1	-7.8	-1.2
Going through the checkout process	-10.9	-6.5	-5.0	-8.8	-1.6
Getting help in the market/store	-10.5	-8.8	-5.4	-8.3	-0.2
Parking	2.2	-1.1	5.5	4.0	7.2
The experience inside the market/store	-16.7	-14.9	-9.7	-14.7	-6.9
Finding a convenient location	-3.4	-6.5	-0.4	-2.5	5.3
Selecting the products that best meet your needs	-16.8	-14.5	-7.6	-15.0	-1.2
Resolving customer service issues	-11.3	-14.5	-15.0	-22.0	-4.2
Finding answers to basic questions	-17.0	-13.8	-8.8	-12.2	1.9
Returning a product	-2.0	1.3	-5.0	-3.4	4.6

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 45

Supermarkets: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Finding specific products	12.2%	14%	12%	14%	11%	11%	12%
Going through the checkout process	11.3%	11%	13%	11%	12%	11%	9%
Getting help in the market/store	8.2%	9%	9%	8%	8%	8%	8%
Parking	7.1%	9%	12%	9%	6%	6%	4%
The experience inside the market/store	6.1%	7%	8%	8%	4%	5%	5%
Finding a convenient location	5.2%	8%	10%	5%	4%	4%	3%
Selecting the products that best meet your needs	4.8%	7%	8%	6%	4%	3%	3%
Resolving customer service issues	3.1%	3%	4%	4%	3%	3%	2%
Finding answers to basic questions	2.5%	4%	4%	2%	2%	2%	2%
Returning a product	2.0%	4%	4%	2%	1%	2%	1%

Number is at least 1.5x higher than the "Overall Average"

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

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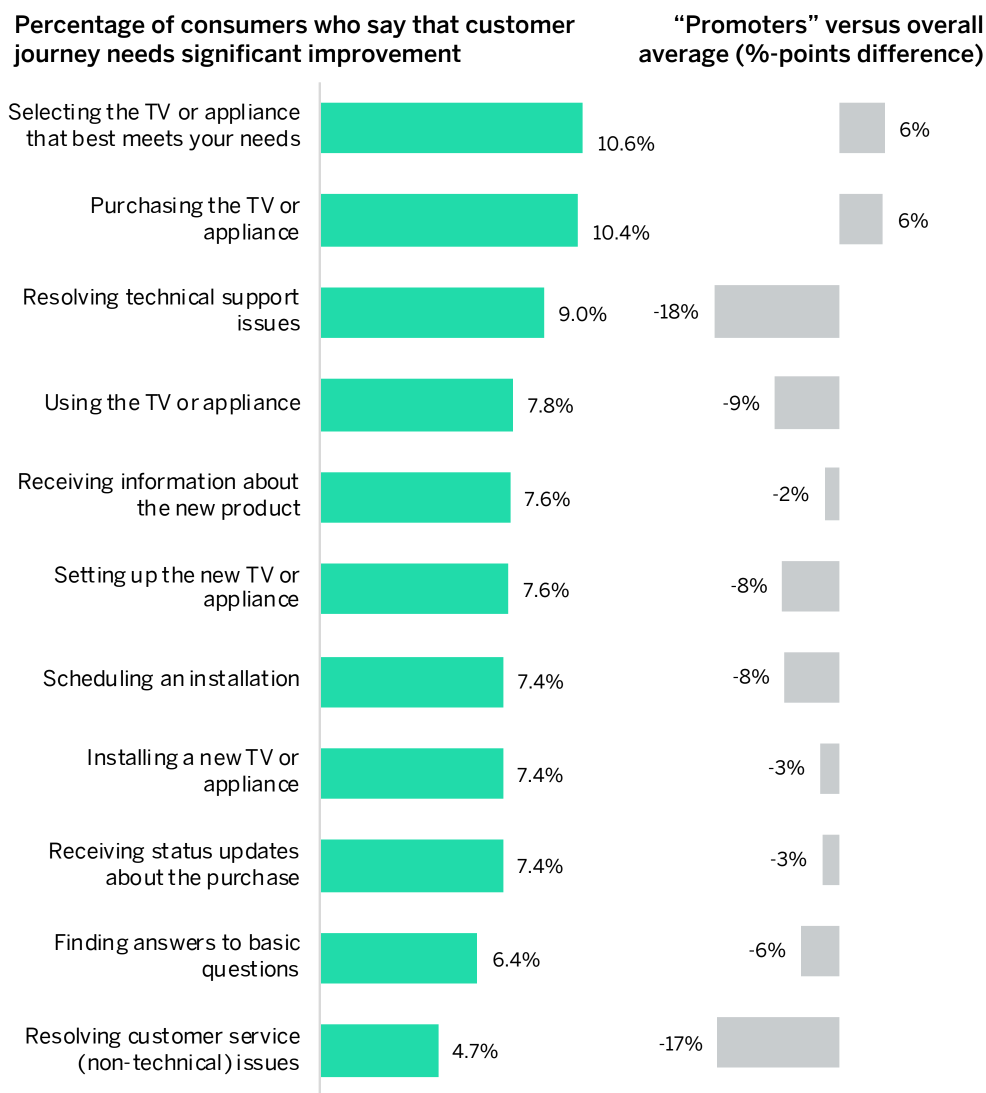
Figure 46

TVs & Appliances: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative?*"

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

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Figure 47

TVs & Appliances: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Selecting the TV or appliance that best meets your needs	6.4	1.6	11.0	3.8	14.5
Purchasing the TV or appliance	6.2	3.9	10.8	7.3	16.5
Resolving technical support issues	-18.0	-16.7	-16.0	-16.4	-15.9
Using the TV or appliance	-9.3	-11.2	-1.9	-2.9	2.8
Receiving information about the new product	-2.3	-2.2	2.2	4.0	8.2
Setting up the new TV or appliance	-8.2	-6.3	-1.9	-9.2	-0.3
Scheduling an installation	-7.9	-6.5	5.1	-1.2	3.6
Receiving status updates about the purchase	-2.9	-0.2	6.8	2.7	11.7
Installing a new TV or appliance	-2.6	-0.8	4.7	-2.8	9.6
Finding answers to basic questions	-5.6	-4.0	-6.2	-10.0	-6.1
Resolving customer service (non-technical) issues	-17.4	-14.7	-18.2	-12.0	-7.4

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 48

TVs & Appliances: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Selecting the TV or appliance that best meets your needs	10.6%	10%	17%	11%	6%	6%	7%
Purchasing the TV or appliance	10.4%	12%	18%	11%	6%	4%	3%
Resolving technical support issues	9.0%	9%	8%	9%	10%	12%	7%
Using the TV or appliance	7.8%	11%	10%	8%	4%	4%	5%
Receiving information about the new product	7.6%	8%	11%	8%	5%	5%	6%
Setting up the new TV or appliance	7.6%	10%	8%	9%	6%	6%	4%
Scheduling an installation	7.4%	8%	11%	8%	4%	3%	4%
Receiving status updates about the purchase	7.4%	8%	13%	7%	4%	4%	1%
Installing a new TV or appliance	7.4%	10%	10%	9%	4%	3%	2%
Finding answers to basic questions	6.4%	6%	6%	5%	8%	7%	9%
Resolving customer service (non-technical) issues	4.7%	5%	4%	4%	6%	7%	4%

Number is at least 1.5x higher than the "Overall Average"

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

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Figure 49

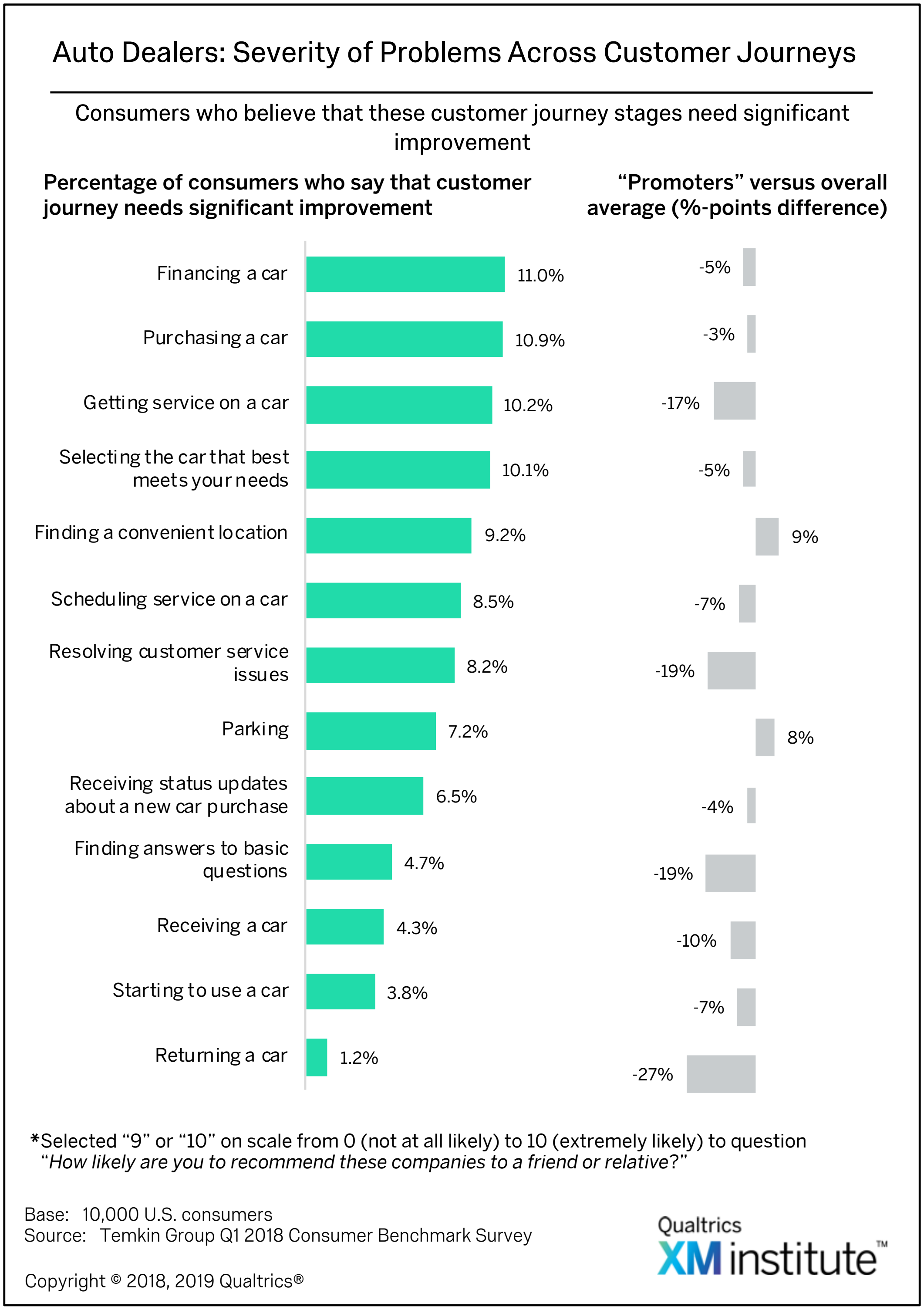
Auto Dealers: Severity of Problems Across Customer Journeys
Consumers who believe that these customer journey stages need significant improvement
Percentage of consumers who say that customer journey needs significant improvement
"Promoters" versus overall average (%-points difference)
Financing a car
11.0%
-5%
Purchasing a car
10.9%
-3%
Getting service on a car
10.2%
-17%
Selecting the car that best meets your needs
10.1%
-5%
Finding a convenient location
9.2%
9%
Scheduling service on a car
8.5%
-7%
Resolving customer service issues
8.2%
-19%
Parking
7.2%
8%
Receiving status updates about a new car purchase
6.5%
-4%
Finding answers to basic questions
4.7%
-19%
Receiving a car
4.3%
-10%
Starting to use a car
3.8%
-7%
Returning a car
1.2%
-27%
*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative?*"
Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2018 Consumer Benchmark Survey
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Figure 50

Auto Dealers: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Financing a car	-4.7	-6.1	-2.8	-6.2	5.4
Purchasing a car	-3.1	-6.5	0.8	-4.4	5.1
Getting service on a car	-16.8	-12.9	-12.1	-16.5	-9.9
Selecting the car that best meets your needs	-5.0	-7.6	-0.5	-3.1	5.9
Finding a convenient location	9.2	2.4	14.6	8.2	20.0
Scheduling service on a car	-6.8	-5.2	-4.1	-5.0	-3.8
Resolving customer service issues	-18.8	$\boxed{-15.7}$	$\boxed{-18.1}$	-20.3	$\boxed{-14.6}$
Parking	7.5	3.2	15.2	6.8	19.0
Receiving status updates about a new car purchase	-3.6	-3.6	2.0	-2.1	8.2
Finding answers to basic questions	-19.4	-13.2	-10.8	-13.7	-13.9
Receiving a car	-10.2	-13.3	-0.8	-9.6	-0.5
Starting to use a car	-7.2	-3.3	5.9	-4.3	9.1
Returning a car	$\boxed{-27.2}$	-3.7	-11.1	$\boxed{-26.0}$	-7.9

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 51

Auto Dealers: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Financing a car	11.0%	15%	14%	13%	11%	7%	5%
Purchasing a car	10.9%	16%	14%	14%	7%	7%	5%
Getting service on a car	10.2%	11%	9%	13%	11%	12%	7%
Selecting the car that best meets your needs	10.1%	12%	18%	10%	6%	6%	4%
Finding a convenient location	9.2%	9%	18%	9%	5%	5%	4%
Scheduling service on a car	8.5%	9%	7%	9%	11%	10%	7%
Resolving customer service issues	8.2%	6%	5%	11%	9%	13%	7%
Parking	7.2%	9%	16%	8%	2%	2%	1%
Receiving status updates about a new car purchase	6.5%	8%	12%	8%	3%	3%	2%
Finding answers to basic questions	4.7%	5%	4%	5%	5%	5%	5%
Receiving a car	4.3%	5%	8%	6%	2%	2%	1%
Starting to use a car	3.8%	7%	6%	4%	1%	2%	1%
Returning a car	1.2%	2%	1%	1%	0%	2%	1%

Number is at least 1.5x higher than the "Overall Average"

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

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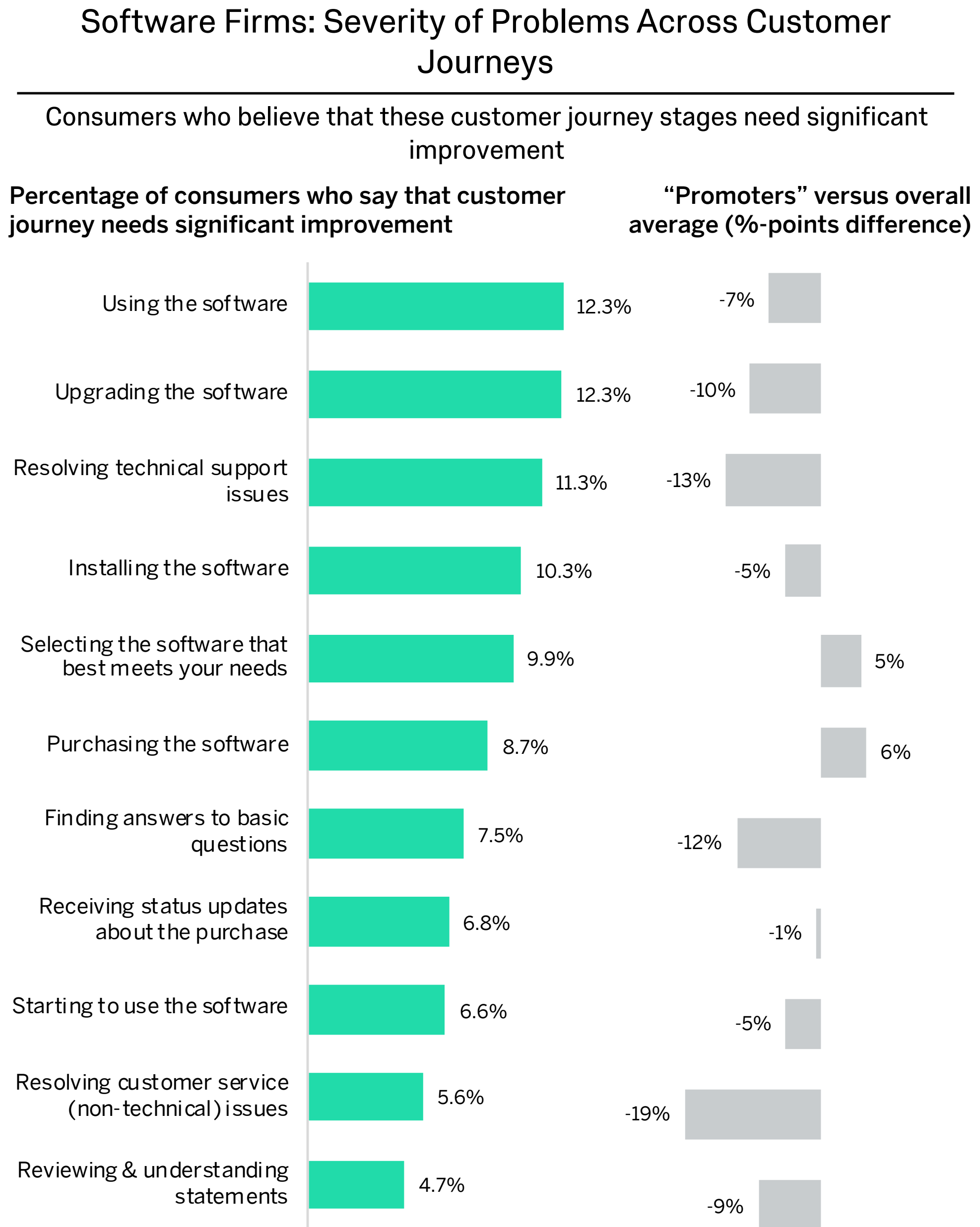
Figure 52



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question *"How likely are you to recommend these companies to a friend or relative?"*

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

Figure 53

Software Firms: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Using the software	-7.1	-6.2	-2.2	-5.9	-0.3
Upgrading the software	-9.7	-5.3	-9.3	-7.3	-4.0
Resolving technical support issues	-13.1	-11.9	-14.3	-14.9	-13.7
Installing the software	-4.9	-2.5	1.1	-1.1	2.7
Selecting the software that best meets your needs	5.4	5.7	9.1	5.5	13.2
Purchasing the software	6.2	3.4	10.7	7.6	14.0
Finding answers to basic questions	-11.6	-11.1	-11.6	-13.1	-9.8
Receiving status updates about the purchase	-0.6	0.1	5.8	4.1	9.1
Starting to use the software	-4.8	-4.7	1.1	-2.8	4.4
Resolving customer service (non-technical) issues	-18.7	-19.8	-15.6	-22.4	-13.1
Reviewing & understanding statements	-8.6	-10.4	0.1	-6.0	3.0

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 54

Software Firms: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Using the software	12.3%	13%	15%	15%	10%	8%	8%
Upgrading the software	12.3%	14%	14%	13%	11%	11%	9%
Resolving technical support issues	11.3%	11%	7%	10%	15%	15%	13%
Installing the software	10.3%	11%	14%	11%	8%	6%	9%
Selecting the software that best meets your needs	9.9%	8%	14%	8%	9%	8%	9%
Purchasing the software	8.7%	9%	17%	9%	3%	5%	3%
Finding answers to basic questions	7.5%	7%	6%	7%	8%	8%	11%
Receiving status updates about the purchase	6.8%	7%	13%	7%	3%	4%	2%
Starting to use the software	6.6%	8%	9%	9%	4%	4%	4%
Resolving customer service (non-technical) issues	5.6%	6%	4%	6%	8%	5%	4%
Reviewing & understanding statements	4.7%	5%	7%	5%	3%	3%	3%

Number is at least 1.5x higher than the "Overall Average"

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

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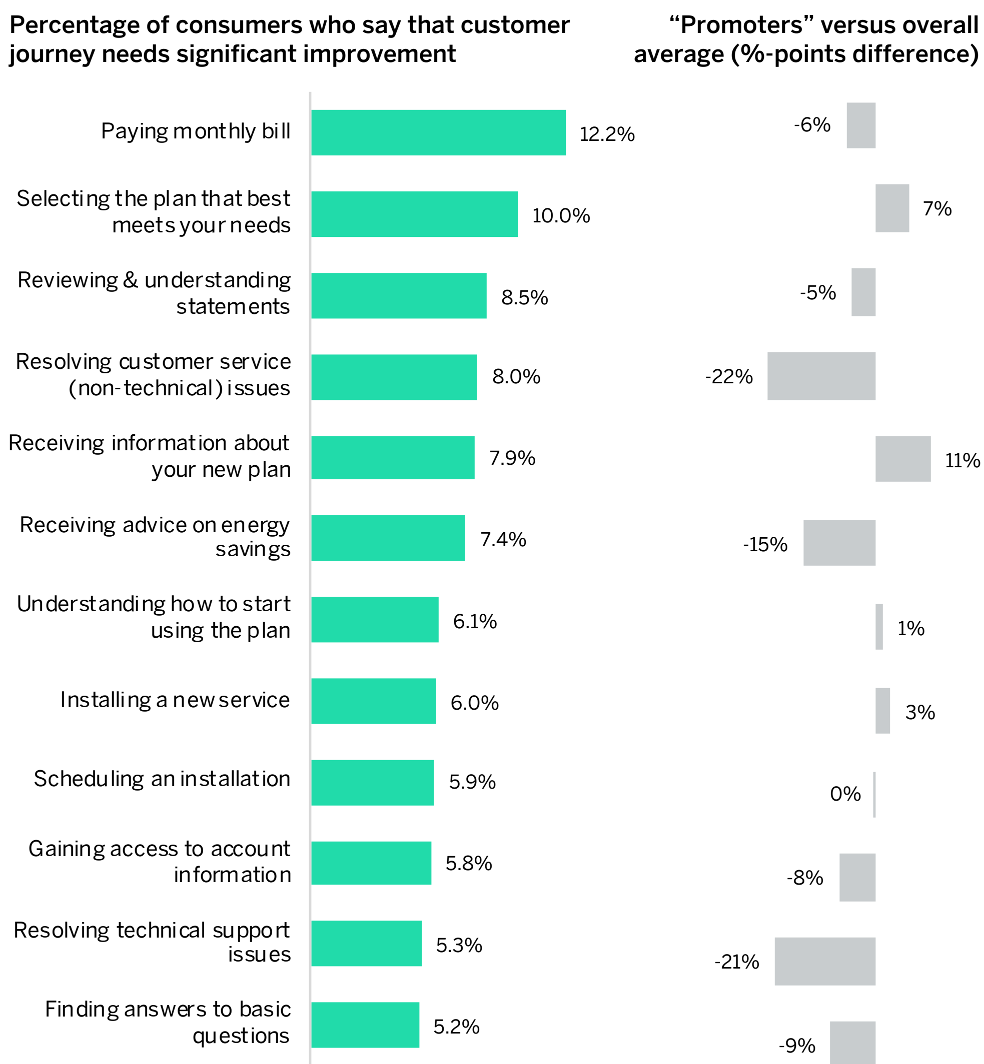
Figure 55

Utilities: Severity of Problems Across Customer Journeys

Consumers who believe that these customer journey stages need significant improvement



*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"

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

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Figure 56

Utilities: Loyalty Impact of Problems Across Customer Journeys

Difference in percentage between consumers who identified journey as problematic who are likely to demonstrate loyalty behaviors versus average level of loyalty across all consumers (%-points)

	Promoters*	Likely to Repurchase**	Likely to Forgive**	Likely to Trust**	Likely to Try New Offerings**
Paying monthly bill	-6.3	-9.0	-5.2	-7.4	-0.4
Selecting the plan that best meets your needs	6.5	6.6	9.6	6.7	17.9
Reviewing & understanding statements	-5.2	-5.2	-2.7	-6.1	5.4
Resolving customer service (non-technical) issues	-22.2	-23.5	-20.3	-23.6	-20.3
Receiving information about your new plan	11.1	4.9	16.4	12.1	24.6
Receiving advice on energy savings	-15.1	-9.3	-13.8	-12.2	-3.7
Understanding how to start using the plan	1.4	0.6	10.8	4.2	19.9
Installing a new service	2.9	-2.8	9.2	-0.1	15.5
Scheduling an installation	-0.1	-2.0	6.3	1.1	11.7
Gaining access to account information	-7.8	-7.2	0.8	-7.5	5.8
Resolving technical support issues	-20.9	-22.0	-19.4	-28.3	-20.0
Finding answers to basic questions	-9.4	-10.7	-8.9	-13.6	-4.2

Customer journey problems that have largest negative impact on loyalty

*Selected "9" or "10" on scale from 0 (not at all likely) to 10 (extremely likely) to question "*How likely are you to recommend these companies to a friend or relative*?"
**Selected "6" or "7" on scale from (extremely unlikely) to 7 (extremely likely)

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

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Figure 57

Utilities: Problematic Customer Journeys Across Age Groups

Percentage of consumers who say these journeys need to be significantly improved (consumers could pick up to two items)

	Overall Average	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and older
Paying monthly bill	12.2%	14%	14%	19%	12%	8%	6%
Selecting the plan that best meets your needs	10.0%	12%	18%	10%	6%	6%	6%
Reviewing & understanding statements	8.5%	9%	13%	10%	8%	5%	6%
Resolving customer service (non-technical) issues	8.0%	10%	6%	8%	9%	10%	6%
Receiving information about your new plan	7.9%	11%	19%	9%	3%	1%	2%
Receiving advice on energy savings	7.4%	9%	7%	9%	7%	7%	6%
Understanding how to start using the plan	6.1%	8%	14%	7%	4%	1%	1%
Installing a new service	6.0%	9%	11%	9%	4%	2%	1%
Scheduling an installation	5.9%	11%	11%	7%	3%	3%	1%
Gaining access to account information	5.8%	10%	8%	7%	5%	4%	2%
Resolving technical support issues	5.3%	6%	5%	4%	6%	7%	4%
Finding answers to basic questions	5.2%	6%	5%	5%	5%	5%	5%

Number is at least 1.5x higher than the "Overall Average"

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

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Figure 58