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Temkin Group Insight Report

2015 Temkin Experience Ratings

Publix, Aldi, and H-E-B Receive Top Ratings of 293 U.S. Companies Across 20 Industries

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Executive Summary

2015 marks the fifth year of the Temkin Experience Ratings, and this year, supermarkets dominated the ratings. Publix earned the top spot, closely followed by Aldi and H-E-B. In addition to earning the top three positions, supermarkets also took five of the top 12 spots. Retailers also performed well, with both PetSmart and Amazon.com making it into the top seven. At the other end of the spectrum, Coventry Health Care, Fox Rent A Car, Comcast, and Fujitsu earned the lowest ratings. To generate the Temkin Experience Ratings, we asked 10,000 U.S. consumers to rate their recent interactions with 293 companies across 20 industries and then evaluated their experiences across three dimensions: *success, effort,* and *emotion*. On an industry level, supermarket chains, fast food chains, retailers, parcel delivery services, and banks all earned "good" ratings on average, whereas Internet service providers, TV service providers, and health plans received "poor" ratings on average. We also compared individual companies to their industry averages and found that TriCare and Amazon outperformed their industry peers by the highest margin, while Fox Rent A Car and Ramada Inn fell the furthest below their industry average. Between 2014 and 2015, only five industries improved and 14 declined. Residence Inn, US Cellular, and JetBlue Airlines improved the most over the previous year, while Subaru dealers, TD Ameritrade, and Buick dealers declined the most.

Publix, Aldi, and H.E.B. Earn the Top Spots in the Ratings

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

- **Examining three elements of the experience.** We asked consumers to evaluate their experiences with different companies over the past 60 days. These questions—rated on a seven-point scale—covered the three components of an experience: *success, effort,* and *emotion* (see Figure 1).
- **Only analyzing data from companies with more than 100 respondents.** Although consumers rated a multitude of companies for our survey, we only analyzed those that received at least 100 consumer responses. Ultimately, we examined data from 293 companies across 20 industries (see Figure 2).
- **Calculating the component ratings.** We developed ratings for each of the three components of an experience—*success, effort,* and *emotion*—by subtracting the percentage of consumers who rated a company poorly from the percentage of consumers who rated it highly.[2]

[1] Data comes from the Temkin Group Q1 2015 Consumer Benchmark Survey—an online study of 10,000 U.S. consumers completed during January 2015. Survey respondents were representative of the U.S. Census based on quotas for age, income, ethnicity, and geographic region.

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

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- **Calculating the overall ratings**. We found the Temkin Group Rating for each company by averaging the ratings of the three experience components.

Supermarkets Dominate the Top of the Ratings

We examined the Temkin Experience Ratings for 293 companies from 20 industries and found that:

- **Publix, Aldi, and H.E.B lead the ratings.** Supermarket chains took five of the top 12 spots in the 2015 Temkin Experience Ratings, with Publix, Aldi, and H.E.B claiming the top three positions (see Figure 3). Two more grocers (Trader Joe's and Hannaford's), two fast food chains (Chick-fil-A and Papa John's), three retailers (PetSmart, Amazon.com, and Walgreens), and two banks (USAA and credit unions) round out the rest of the top 12 spots.
- **Coventry Health Care, Fox Rent A Car, and Comcast fell to the bottom**. The bottom 13 companies in the ratings include three health plans (Coventry Health Care, Health Net, and BCBS of Florida), two rental car agencies (Fox Rent A Car and Dollar), two major appliance makers (Fujitsu and Hitachi), two Internet service providers (Comcast and Time Warner), one TV service provider (Comcast), one airline (Spirit Airlines), one software maker (Blackboard), and one utility company (Consolidated Edison of NY) (see Figure 4).
- **Customer experience shows its first decline.** We compared this year's results with survey responses from the past four years and found that customer experience has dropped since last year (see Figure 5). Even when we removed utilities from the analysis (which we only added in 2015), the number of poor and very poor companies grew from 25% in 2014 to 28% in 2015, while the number of good and very good companies remained the same. Of the three components, *emotion* experienced the most significant decline.

Supermarket Chains Is the Top Industry and Internet Services Is the Bottom Industry

We assessed the Temkin Experience Ratings of 20 industries and found that:

- **Five industries are "good."** Although the individual company scores vary widely, overall, supermarket chains earned the highest average industry rating (see Figure 6). Fast food chains, retailers, parcel delivery services, and banks each also received an average industry rating of "good." Conversely, Internet service providers, TV service providers, and health plans all received "poor" average ratings.
- **USAA leads in three industries**. When we looked at the best and worst companies in each industry, we found that USAA earned the highest ratings in three of the industries: credit cards, insurance, and banking (see Figure 7).
- **TriCare and Amazon.com outperform their competitors.** We compared the scores of individual companies to the average scores of their industries and found that TriCare and Amazon.com earned ratings 13 percentage points higher than their industry averages (see Figure 8). Seven companies, USAA (for both banking and insurance), JetBlue, Georgia Power, Southern California Gas Company, Kaiser Permanente, credit unions, and Lexus dealers, all surpassed their industry averages by 10 or more points.
- **Fox Rent A Car falls furthest behind its peers.** Fox Rent A Car lags 18 percentage points behind the rental car industry average, while Ramada Inn, Spirit Airlines, Coventry Health

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Care, Fujitsu, and Consolidated Edison of NY all fall 15 percentage points or more below their respective industry averages.

Success, Effort, and Emotion Experience Ratings

We examined the three components of the Temkin Experience Ratings—*success, effort,* and *emotion*—for each company and discovered that:

- ***Emotion* is the weakest component of experience.** Across all 20 industries, the *emotion* scores fall well below those of *success* and *effort* (see Figure 9). In fact, supermarkets, fast food chains, retailers, and parcel delivery services were the only industries to receive an *emotion* rating of "okay" or better. PetSmart, Ace Hardware, Trader Joe's, and Chic-fil-A earned the highest *emotion* ratings, while Coventry Health Care, Comcast (for both TV service and Internet service), and Time Warner (for both TV service and Internet service) received the lowest *emotion* ratings (see Figure 10).
- **Supermarkets top the *success* component.** Four of the six companies with the top *success* ratings are supermarkets: Publix, Aldi, H-E-B, and Hannaford's (see Figure 11). The remaining two leading companies are credit unions and Amazon.com**.** The companies with the worst *success* ratings are Fox Rent A Car, Ramada Inn, Thrifty, Fujitsu, and Dollar.
- **Hannaford's and Publix earn the highest *effort* ratings.** Hannaford's and Publix earned 91% for their *effort* scores, the highest rating for any company across all three components (see Figure 12). The bottom four companies in this area are Coventry Health Care, Health Net, Fujitsu, and Fox Rent A Car.

How the Results Changed Between 2011 and 2015

We examined how company ratings have changed for those companies that appeared in both the 2014 and 2015 Temkin Experience Ratings. And we also compared how industry ratings have changed for those industries that have been included in the Temkin Experience Ratings every year since its inception in 2011. We found that:

- **Most industries declined.** Of the 19 industries that appeared in both the 2014 and the 2015 Temkin Experience Ratings, the scores of 14 of them declined between last year and this year (see Figures 13 and 14). The hotel industry's average increased the most over the past year, going up by 6.2 percentage points. Meanwhile, Internet service providers dropped the most, decreasing by 4.3 points between 2014 and 2015.
- **Computer and tablet makers are steadily improving.** We examined the year-over-year changes in each industry and found that computer and tablet makers are the only industry to have improved every year since 2011. Airlines have also been gaining ground, making the airline industry the only other industry to have improved between 2014 and 2015 (see Figure 15).
- **Residence Inn and US Cellular improved the most.** Of the 247 companies we looked at in both the 2014 and 2015 Temkin Experience Ratings, 89 firms improved their scores by at least one point. Residence Inn and US Cellular improved their scores the most, each increasing their rating by 16 percentage points from 2014 (see Figure 16). Five additional

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firms improved by more than 10 points: JetBlue Airlines, Hyatt, Westin, Super 8, and Marriott.

- **Subaru dealers declined the most.** With a drop of 16 points, Subaru dealers led the 109 firms that declined by at least one point between 2014 and 2015. Five other firms dropped by 10 or more points: TD Ameritrade, Buick dealers, Audi dealers, Fujitsu, and Blue Shield of California.

Calculating the Temkin Experience Ratings

We calculated the Temkin Experience Ratings for each company by (see Figure 17):

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

The Path to Customer Experience Excellence

The Temkin Experience Ratings show that most companies have a long way to go before they reach the highest levels of customer experience maturity (see Figure 18). Although any company can improve narrow segments of its customer experience, creating lasting differentiation requires more than just strong ambitions and superficial changes. Our research shows that long-term success requires companies to build and sustain four customer experience competencies:[3]

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

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

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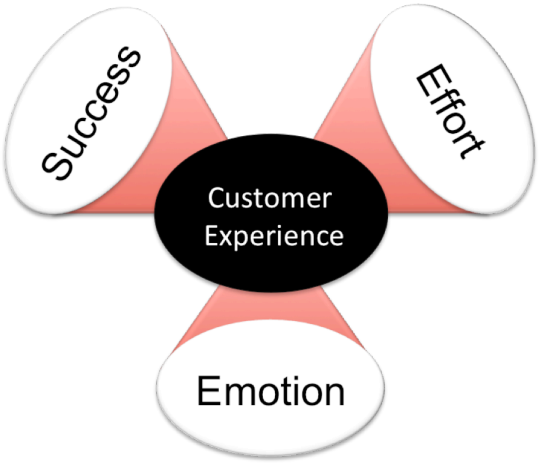
The Temkin Experience Ratings is Based on the Three Components of an Experience



Success Experience Component
Thinking of your most recent interactions with each of these companies, to what degree were you able to accomplish what you wanted to do?

1 Completely Failed — 2 — 3 — 4 Neutral — 5 — 6 — 7 Completely Succeeded

Effort Experience Component
Thinking of your most recent interactions with each of these companies, how easy was it to interact with the company?

1 Very Difficult — 2 — 3 — 4 Neutral — 5 — 6 — 7 Very Easy

Emotion Experience Component
Thinking of your most recent interactions with each of these companies, how did you feel about those interactions?

1 Upset — 2 — 3 — 4 Neutral — 5 — 6 — 7 Delighted

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Figure 1

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2015 Temkin Experience Ratings Evaluates 293 Companies Across 20 Industries

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

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

Banks: A credit union, Bank of America, BB&T, Capital One, Capital One 360, Chase, Citibank, Citizens, Fifth Third, PNC, Regions, SunTrust Bank, TD Bank, U.S. Bank, USAA, Wells Fargo

Car rental agencies: ACE Rent A Car, Advantage Rent-A-Car, Alamo, Avis, Budget, Dollar, Enterprise, Fox Rent A Car, Hertz, National, Thrifty

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

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

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

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

Hotel chains: Best Western, Comfort Inn, Courtyard By Marriott, Crowne Plaza, Days Inn, Doubletree, Embassy Suites, Fairfield Inn, Hampton Inn, Hilton, Holiday Inn, Holiday Inn Express, Hyatt, La Quinta Inn, Marriott, Motel 6, Quality Inn, Ramada Inn, Residence Inn, Sheraton, Super 8, Westin

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

Internet service providers: AOL, AT&T, Cablevision, CenturyLink, Charter Communications, Comcast, Cox Communications, Frontier, Optimum, Time Warner Cable, Verizon

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

Major appliances: Bosch, Electrolux, Fujitsu, Haier, Hitachi, Kenmore, LG, Samsung, Toshiba, Whirlpool

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

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

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

Supermarket chains: Albertsons, Aldi, Bi-Lo, Food Lion, Giant Eagle, H-E-B., Hannaford's, Hy-Vee, Kroger, Publix, Safeway, ShopRite, Stop & Shop, Trader Joe's, Wegmans, Whole Foods

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

Utilities: Commonwealth Edison, Consolidated Edison Company of New York, Consumers Energy Company, Dominion Virginia Power, DTE Energy Electric Company, Duke Energy Progress, Florida Power & Light, Georgia Power, Pacific Gas and Electric Company, PSE&G, Southern California Edison, Southern California Gas Company

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

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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2015 Temkin Experience Ratings (TxR), Top 50 Organizations

Rank	Company	Industry	TxR
1	Publix	Supermarket	85%
2	Aldi	Supermarket	84%
2	H-E-B	Supermarket	84%
4	Chick-fil-A	Fast Food	82%
4	PetSmart	Retailer	82%
4	Amazon.com	Retailer	82%
4	Trader Joe's	Supermarket	82%
8	USAA	Bank	81%
8	A credit union	Bank	81%
8	Papa John's	Fast Food	81%
8	Walgreens	Retailer	81%
8	Hannaford's	Supermarket	81%
13	USAA	Credit Cards	80%
13	Dairy Queen	Fast Food	80%
13	Panera Bread	Fast Food	80%
13	Subway	Fast Food	80%
13	Sonic Drive-In	Fast Food	80%
13	Hy-Vee	Supermarket	80%
19	Bed Bath & Beyond	Retailer	79%
19	Lowe's	Retailer	79%
19	Costco	Retailer	79%
22	Regions	Bank	78%
22	Dunkin' Donuts	Fast Food	78%
22	Pizza Hut	Fast Food	78%
22	Taco Bell	Fast Food	78%
22	O'Reilly Auto Parts	Retailer	78%
22	Advance Auto Parts	Retailer	78%
22	Whole Foods	Supermarket	78%
22	Food Lion	Supermarket	78%
22	ShopRite	Supermarket	78%
22	Kroger	Supermarket	78%
33	Starbucks	Fast Food	77%
33	Chipotle Mexican Grill	Fast Food	77%
33	Wendy's	Fast Food	77%
33	BJ's Wholesale Club	Retailer	77%
33	Home Depot	Retailer	77%
33	Dollar Tree	Retailer	77%
33	Rite Aid	Retailer	77%
33	Albertsons	Supermarket	77%
41	Amazon	Computers	76%
41	Arby's	Fast Food	76%
41	Sam's Club	Retailer	76%
41	CVS	Retailer	76%
41	Ace Hardware	Retailer	76%
41	Barnes & Noble	Retailer	76%
41	AutoZone	Retailer	76%
41	Dollar General	Retailer	76%
41	Wegmans	Supermarket	76%
41	Stop & Shop	Supermarket	76%
41	Giant Eagle	Supermarket	76%

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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2015 Temkin Experience Ratings (TxR), Bottom 49 Organizations

Rank	Company	Industry	TxR
293	Coventry Health Care	Health Plan	39%
292	Fox Rent A Car	Rental Cars	42%
291	Comcast	TV Service	43%
289	Fujitsu	Appliances	45%
289	Comcast	ISP	45%
288	Health Net	Health Plan	46%
281	Spirit Airlines	Airline	47%
281	Hitachi	Appliances	47%
281	Dollar	Rental Cars	47%
281	BCBS of Florida	Health Plan	47%
281	Time Warner Cable	ISP	47%
281	Blackboard	Software Firm	47%
281	Consolidated Edison of NY	Utility	47%
278	Blue Shield of California	Health Plan	48%
278	Charter Comm.	TV Service	48%
278	Time Warner Cable	TV Service	48%
277	Ramada Inn	Hotel	49%
274	Thrifty	Rental Cars	50%
274	CIGNA	Health Plan	50%
274	Frontier	ISP	50%
270	Medicaid	Health Plan	51%
270	21st Century	Insurance Carrier	51%
270	CenturyLink	ISP	51%
270	Cox Communications	TV Service	51%
264	AirTran Airways	Airline	52%
264	Toshiba	Appliances	52%
264	Anthem	Health Plan	52%
264	Aetna	Health Plan	52%
264	BCBS of Michigan	Health Plan	52%
264	Amica	Insurance	52%
261	Audi	Auto dealer	53%
261	BCBS not listed	Health Plan	53%
261	Motel 6	Hotel	53%
253	Chrysler	Auto dealer	54%
253	HSBC	Credit Cards	54%
253	AT&T	ISP	54%
253	Charter Comm.	ISP	54%
253	Adobe	Software Firm	54%
253	Dish Network	TV Service	54%
253	AT&T	TV Service	54%
253	Consumers Energy Company	Utility	54%
245	US Airways	Airline	55%
245	Advantage Rent-A-Car	Rental Cars	55%
245	Lenovo	Computers	55%
245	Asus	Computers	55%
245	Cox Communications	ISP	55%
245	Capital One 360	Investments	55%
245	Bright House Networks	TV Service	55%
245	Sprint	Wireless	55%

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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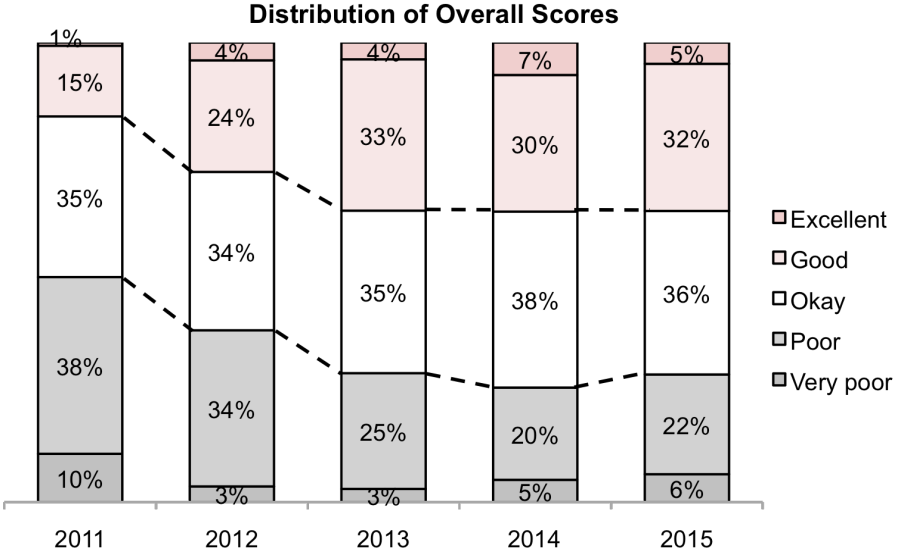
2015 Temkin Experience Ratings (TxR), Distribution of Scores from 2011 to 2015

Distribution of Overall Scores

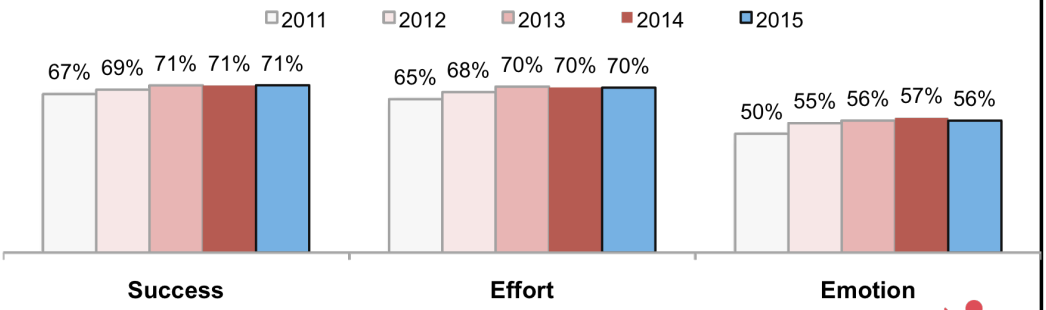


Note: In order to make a more appropriate comparison, we removed utilities from the 2015 data above

Ratings

Excellent:	80% or more
Good:	70% to 79%
Okay:	60% to 69%
Poor:	50% to 59%
Very Poor:	Less than 50%

Average Ratings for TxR Components, 2011 to 2015



Base: U.S. consumers
Source: Temkin Group Q1 2011, 2012, 2013, 2014, & 2015 Consumer Benchmark Surveys

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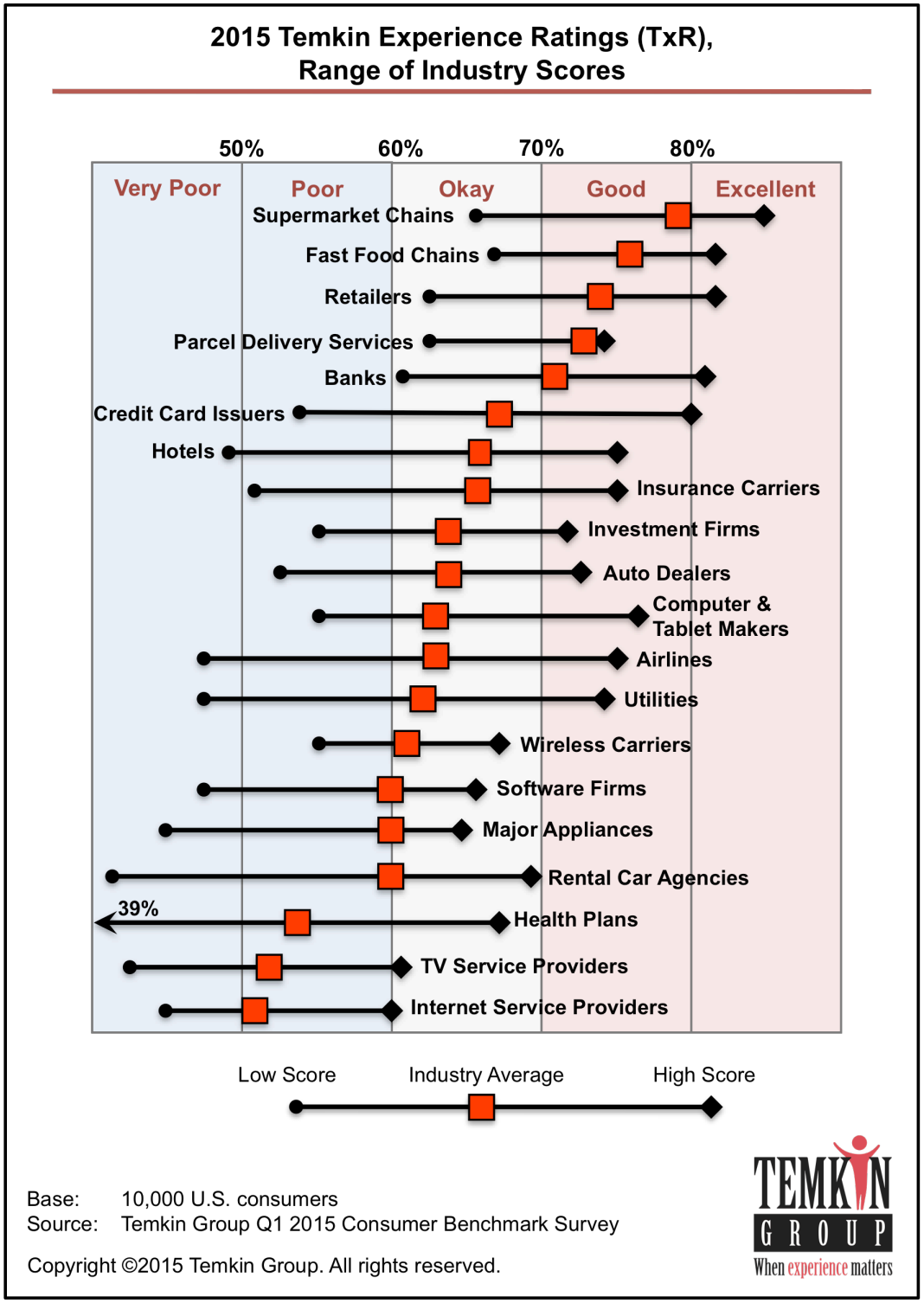

Figure 6

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2015 Temkin Experience Ratings (TxR), Industry Leaders and Laggards

Industry	Top of Industry	Bottom of Industry
Airlines	JetBlue Airlines (75%)	Spirit Airlines (47%)
Auto dealers	Lexus (73%)	Audi (53%)
Banks	USAA & Credit Unions (81%)	BB&T (61%)
Car rental agencies	Alamo (69%)	Fox Rent A Car (42%)
Computer & tablet makers	Amazon (76%)	Lenovo & Asus (55%)
Credit card issuers	USAA (80%)	HSBC (54%)
Fast food chains	Chick-fil-A (82%)	Jack in the Box (67%)
Health plans	TriCare (67%)	Coventry Health Care (39%)
Hotel chains	Marriott (75%)	Ramada Inn (49%)
Insurance carriers	USAA (75%)	21st Century (51%)
Internet service providers	Optimum (60%)	Comcast (45%)
Investment firms	Fidelity Investments (72%)	Capital One 360 (55%)
Major appliances	Samsung (65%)	Fujitsu (45%)
Parcel delivery services	UPS (74%)	DHL (63%)
Retailers	PetSmart & Amazon (82%)	RadioShack (63%)
Software firms	Apple & Google (66%)	Blackboard (47%)
Supermarket chains	Publix (85%)	Bi-Lo (66%)
TV service providers	Cablevision Optimum (61%)	Comcast (43%)
Utilities	Georgia Power & Southern California Gas Company (74%)	Consolidated Edison Company of New York (47%)
Wireless carriers	Virgin Mobile (67%)	Sprint (55%)

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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2015 Temkin Experience Ratings, Most Above and Below Industry Average

Most Above Industry Average

Company	Industry	Above industry
TriCare	Health Plan	+13
Amazon	Computers	+13
USAA	Credit Cards	+12
JetBlue Airlines	Airline	+12
Georgia Power	Utility	+12
Southern California Gas Company	Utility	+12
Kaiser Permanente	Health Plan	+11
USAA	Bank	+11
A credit union	Bank	+10
Lexus	Auto dealer	+10
USAA	Insurance Carrier	+10
Cablevision Optimum	TV Service	+9
Marriott	Hotel	+9
Southwest Airlines	Airline	+9
Optimum	Internet Service	+9
Alamo	Rental Cars	+9
Fidelity Investments	Investment Firm	+8
DirecTV	TV Service	+8
Humana	Health Plan	+8
Sheraton	Hotel	+8
AOL	Internet Service	+8

Most Below Industry Average

Company	Industry	Below industry
Fox Rent A Car	Rental Cars	-18
Ramada Inn	Hotel	-17
Spirit Airlines	Airline	-16
Coventry Health Care	Health Plan	-16
Fujitsu	Appliances	-15
Consolidated Edison Company of New York	Utility	-15
21st Century	Insurance	-14
Amica	Insurance Carrier	-13
Motel 6	Hotel	-13
Blackboard	Software Firm	-13
HSBC	Credit Cards	-13
Hitachi	Appliances	-13
Dollar	Rental Cars	-13
Bi-Lo	Supermarket	-12
RadioShack	Retailer	-12
Audi	Auto dealer	-11
Thrifty	Rental Cars	-11
Sears	Retailer	-10
BB&T	Bank	-10
AirTran Airways	Airline	-10
DHL	Parcel Delivery	-10
Chrysler	Auto dealer	-10
PNC	Credit Cards	-10
Crowne Plaza	Hotel	-10

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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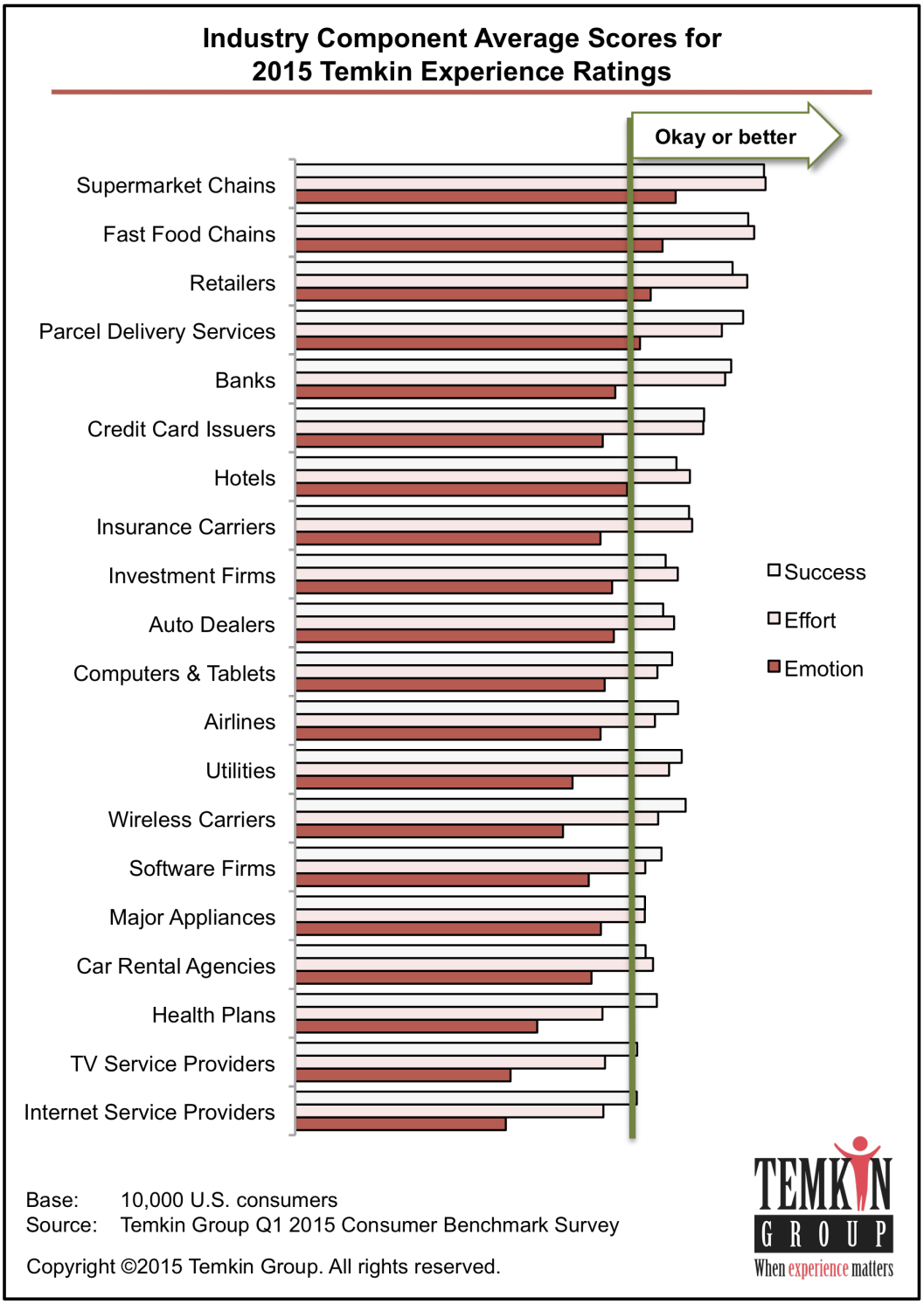

Figure 9

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2015 Temkin Experience Ratings, Leaders and Laggards in Emotion Component

Top Organizations

Company	Industry	Emotion Rating
PetSmart	Retailer	77%
Ace Hardware	Retailer	75%
Trader Joe's	Supermarket	75%
Chick-fil-A	Fast food	75%
USAA	Bank	74%
O'Reilly Auto Parts	Retailer	73%
Papa John's	Fast food	73%
Hy-Vee	Supermarket	72%
H-E-B	Supermarket	72%
Hannaford's	Supermarket	72%
Advance Auto Parts	Retailer	71%
Panera Bread	Fast food	71%
Taco Bell	Fast food	71%
USAA	Credit cards	70%
Aldi	Supermarket	70%
Lexus	Auto dealer	70%
Victoria Secret	Retailer	70%
Subway	Fast food	70%
Hampton Inn	Hotel	70%
JetBlue Airlines	Airline	69%

Bottom Organizations

Company	Industry	Emotion Rating
Coventry Health Care	Health plan	26%
Comcast	TV service	27%
Comcast	Internet service	30%
Time Warner Cable	Internet service	30%
Time Warner Cable	TV service	33%
Consolidated Edison of NY	Utility	35%
Charter Comm.	TV service	36%
CenturyLink	Internet service	36%
BCBS of Florida	Health plan	37%
Consumers Energy Company	Utility	37%
Cox Comm.	TV service	37%
Frontier	Internet service	37%
Fox Rent A Car	Car rentals	38%
Spirit Airlines	Airline	38%
CIGNA	Health plan	38%
Blackboard	Software	39%
Aetna	Health plan	39%
BCBS of Michigan	Health plan	39%
Anthem	Health plan	39%
BCBS not listed	Health plan	40%

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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Figure 10

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2015 Temkin Experience Ratings, Leaders and Laggards in Success Component

Top Organizations

Company	Industry	Success Rating
Publix	Supermarket	89%
Aldi	Supermarket	88%
H-E-B	Supermarket	88%
A credit union	Bank	87%
Hannaford's	Supermarket	87%
Amazon.com	Retailer	87%
USAA	Credit cards	86%
PetSmart	Retailer	86%
Trader Joe's	Supermarket	86%
USAA	Bank	86%
Sonic Drive-In	Fast food	86%
Chick-fil-A	Fast food	85%
Papa John's	Fast food	85%
Costco	Retailer	85%
Subway	Fast food	85%
ShopRite	Supermarket	85%
Dairy Queen	Fast food	85%
Panera Bread	Fast food	85%
Kroger	Supermarket	84%
Taco Bell	Fast food	84%

Bottom Organizations

Company	Industry	Success Rating
Fox Rent A Car	Rental cars	43%
Ramada Inn	Hotel	46%
Thrifty	Rental cars	47%
Fujitsu	Appliances	48%
Dollar	Rental cars	49%
Toshiba	Appliances	51%
Coventry Health Care	Health plan	51%
Hitachi	Appliances	51%
Health Net	Health plan	52%
21st Century	Insurance	52%
Audi	Auto dealer	53%
Motel 6	Hotel	53%
Chrysler	Auto dealer	54%
Days Inn	Hotel	55%
Comcast	TV service	55%
Capital One 360	Investments	55%
BCBS of Florida	Health plan	55%
AirTran Airways	Airline	55%
Spirit Airlines	Airline	55%
Consolidated Edison of NY	Utility	55%

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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Figure 11

Buyer: Javier Rosell (javier@nort3.com)
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2015 Temkin Experience Ratings, Leaders and Laggards in Effort Component

Top Organizations

Company	Industry	Effort Rating
Hannaford's	Supermarket	91%
Publix	Supermarket	91%
Aldi	Supermarket	89%
Lowe's	Retailer	88%
A credit union	Bank	88%
PetSmart	Retailer	87%
Trader Joe's	Supermarket	87%
Amazon.com	Retailer	87%
Bed Bath & Beyond	Retailer	87%
Advance Auto Parts	Retailer	87%
Walgreens	Retailer	86%
Albertsons	Supermarket	86%
Taco Bell	Fast food	86%
Chick-fil-A	Fast food	86%
H-E-B	Supermarket	86%
Sonic Drive-In	Fast food	86%
Pizza Hut	Fast food	85%
O'Reilly Auto Parts	Retailer	85%
Ace Hardware	Retailer	85%
Dairy Queen	Fast food	85%

Bottom Organizations

Company	Industry	Effort Rating
Coventry Health Care	Health plan	39%
Health Net	Health plan	42%
Fujitsu	Appliances	43%
Fox Rent A Car	Rental cars	45%
Medicaid	Health plan	46%
Comcast	TV service	46%
Comcast	Internet service	48%
Blue Shield of California	Health plan	48%
BCBS of Florida	Health plan	48%
Spirit Airlines	Airline	48%
Blackboard	Software	48%
Hitachi	Appliances	50%
Charter Comm.	TV service	50%
Consolidated Edison of NY	Utility	51%
Ramada Inn	Hotel	51%
Time Warner Cable	Internet service	51%
Time Warner Cable	TV service	52%
CIGNA	Health plan	52%
Dollar	Car rentals	52%
BCBS of Michigan	Health plan	52%

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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Figure 12

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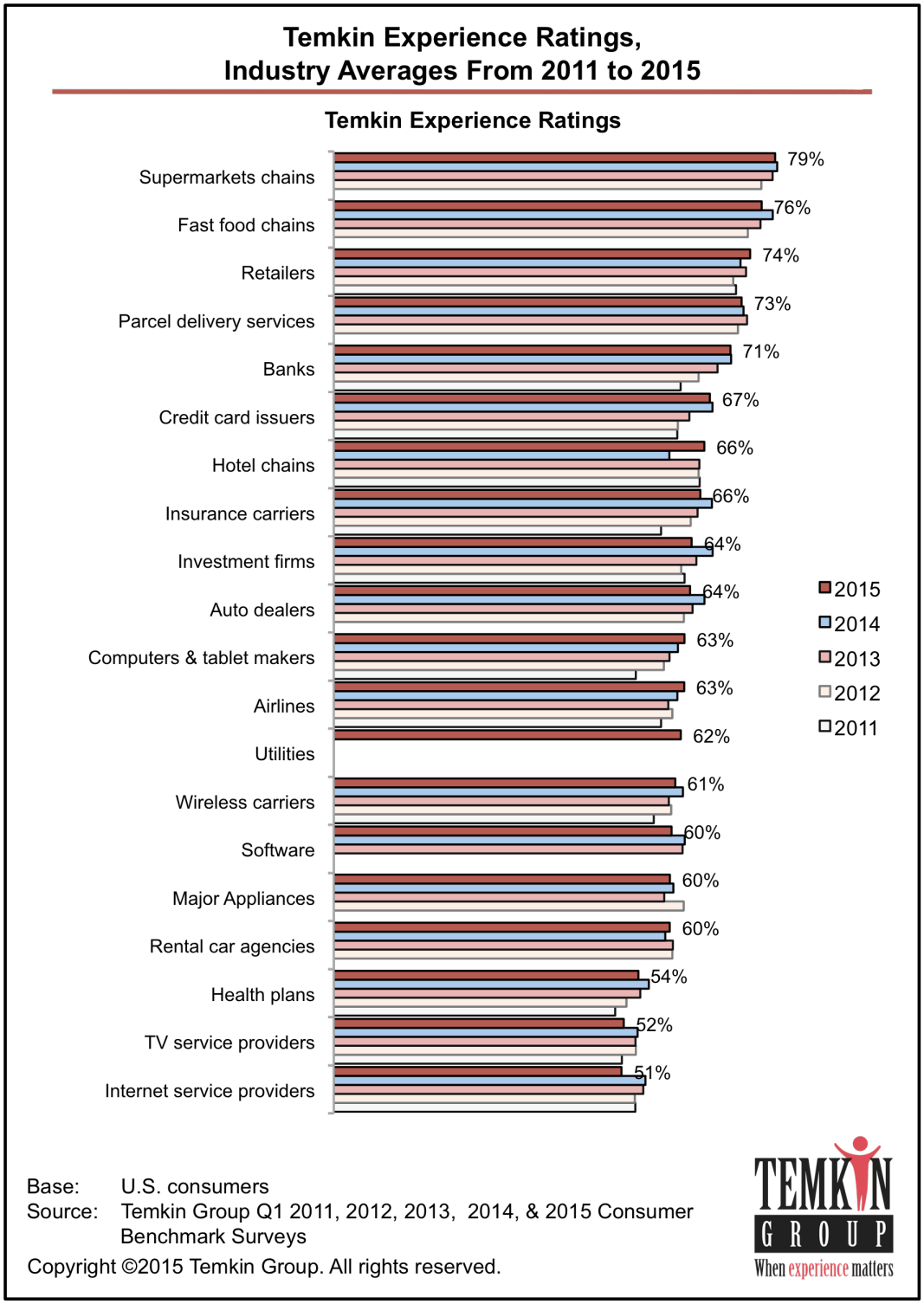

Figure 13

Buyer: Javier Rosell (javier@nort3.com)
Transaction ID: jg-nkogr248a7eefaf

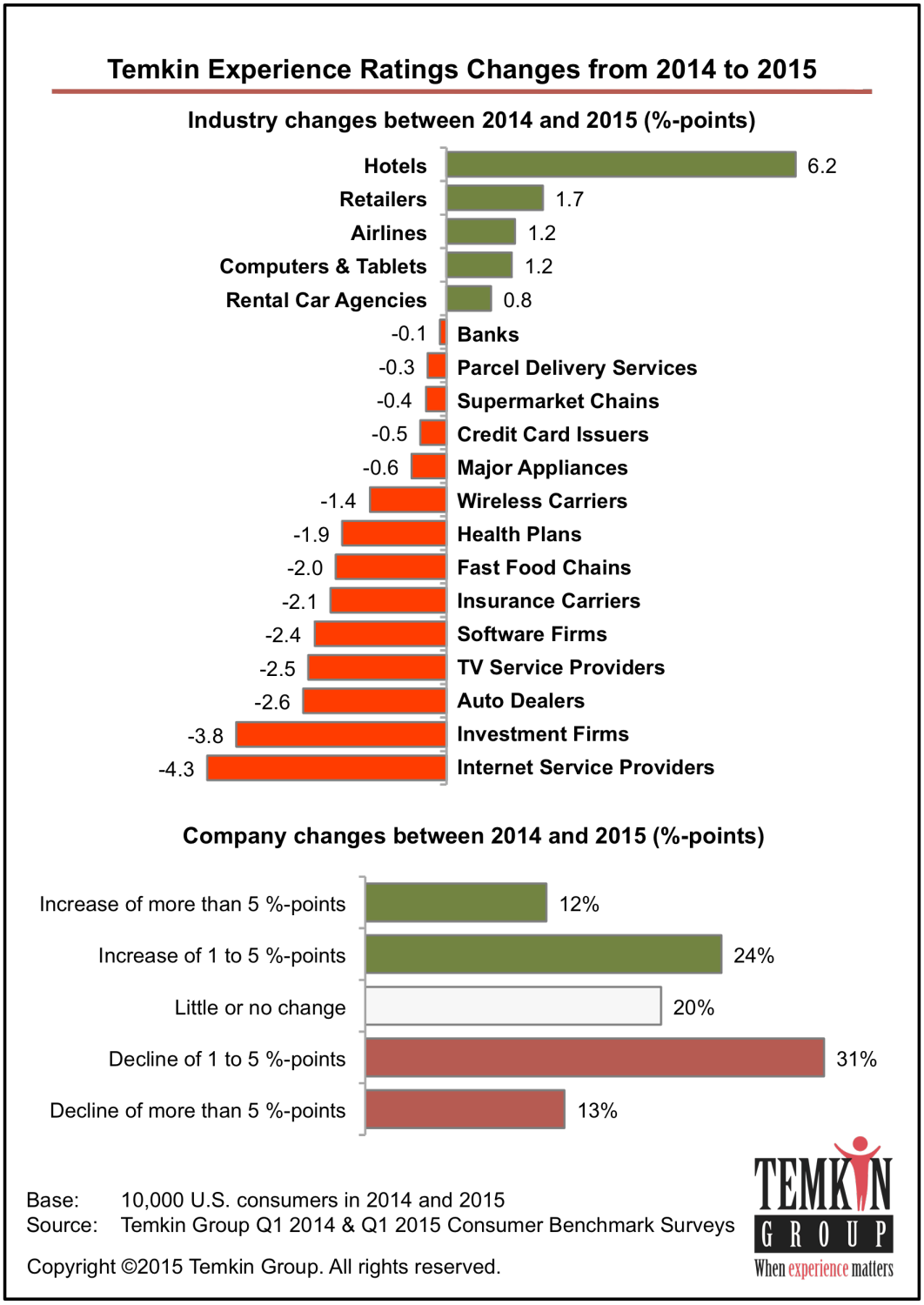

Figure 14

Buyer: Javier Rosell (javier@nort3.com)
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Temkin Experience Ratings, Industry Trends From 2011 to 2015

Industries	2014 to 2015	2013 to 2014	2012 to 2013	2011 to 2012
Airlines	⇑	⇑	⇓	⇑
Auto dealers	⇓	⇑	⇑	N/A
Banks	⇔	⇑	⇑	⇑
Computers & tablets	⇑	⇑	⇑	⇑
Credit card issuers	⇔	⇑	⇑	⇔
Fast food chains	⇓	⇑	⇑	N/A
Health plans	⇓	⇑	⇑	⇑
Hotel chains	⇑	⇓	⇔	⇔
Insurance carriers	⇓	⇑	⇑	⇑
Internet service providers	⇓	⇔	⇑	⇔
Investment firms	⇓	⇑	⇑	⇓
Major appliances	⇓	⇑	⇓	N/A
Parcel delivery services	⇔	⇓	⇑	N/A
Rental car agencies	⇑	⇓	⇔	N/A
Retailers	⇑	⇓	⇑	⇓
Software	⇓	⇔	N/A	N/A
Supermarket chains	⇔	⇑	⇑	N/A
TV service providers	⇓	⇔	⇔	⇑
Utilities	N/A	N/A	N/A	N/A
Wireless carriers	⇓	⇑	⇔	⇑

Decreased ⇓ Increased ⇑ No Change ⇔ No Data N/A

Base: U.S. consumers
Source: Temkin Group Q1 2011, 2012, 2013, 2014, & 2015 Consumer Benchmark Surveys

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2015 Temkin Experience Ratings, Largest Improvers and Decliners Between 2014 and 2015

Largest Improvers

Company	Industry	Change between 2014 and 2015
Residence Inn	Hotel	+16
US Cellular	Wireless	+16
JetBlue Airlines	Airline	+15
Hyatt	Hotel	+14
Westin	Hotel	+13
Super 8	Hotel	+13
Marriott	Hotel	+11
Hilton	Hotel	+10
Hampton Inn	Hotel	+10
DHL	Parcel delivery	+10
Courtyard By Marriott	Hotel	+10
Sheraton	Hotel	+9
Alamo	Car rental	+9
Scottrade	Investments	+8
Dodge	Auto dealer	+8
Foot Locker	Retail	+7
National	Car rental	+7
Crowne Plaza	Hotel	+7
Holiday Inn	Hotel	+6
Motel 6	Hotel	+6
Medicaid	Health plan	+6
CVS	Retail	+6
Delta Airlines	Airline	+6
Fifth Third	Bank	+6
Hertz	Car rental	+6

Largest Decliners

Company	Industry	Change between 2014 and 2015
Subaru	Auto dealer	-16
TD Ameritrade	Investments	-14
Buick	Auto dealer	-12
Audi	Auto dealer	-11
Fujitsu	Appliances	-11
Blue Shield of California	Health plan	-10
E*TRADE	Investments	-9
Advantage	Car rental	-9
Health Net	Health plan	-9
Jack in the Box	Fast food	-9
Time Warner	Internet service provider	-8
Hyundai	Auto dealer	-8
Edward Jones	Investments	-8
Bright House	TV service	-8
TD Bank	Bank	-8
Cox Comm.	TV service	-7
Wells Fargo	Credit cards	-7
Burger King	Fast food	-7

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2014 & 2015 Consumer Benchmark Surveys

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Calculating the Temkin Experience Ratings

Example: Whole Foods

Success Experience Component
Thinking of your most recent interactions with each of these companies, to what degree were you able to accomplish what you wanted to do?

1 Completely Failed — 2 — 3 — 4 Neutral — 5 — 6 — 7 Completely Succeeded

"6" or "7"	"1" or "2" or "3"	Net rating
84%	2%	**82%**

Effort Experience Component
Thinking of your most recent interactions with each of these companies, how easy was it to interact with the company?

1 Very Difficult — 2 — 3 — 4 Neutral — 5 — 6 — 7 Very Easy

"6" or "7"	"1" or "2" or "3"	Net rating
85%	1%	**84%**

Emotion Experience Component
Thinking of your most recent interactions with each of these companies, how did you feel about those interactions?

1 Upset — 2 — 3 — 4 Neutral — 5 — 6 — 7 Delighted

"6" or "7"	"1" or "2" or "3"	Net rating
69%	1%	**68%**

Temkin Experience Rating = (82% + 84% + 68%) ÷ 3
Whole Foods rating = 78%

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2015 Consumer Benchmark Survey

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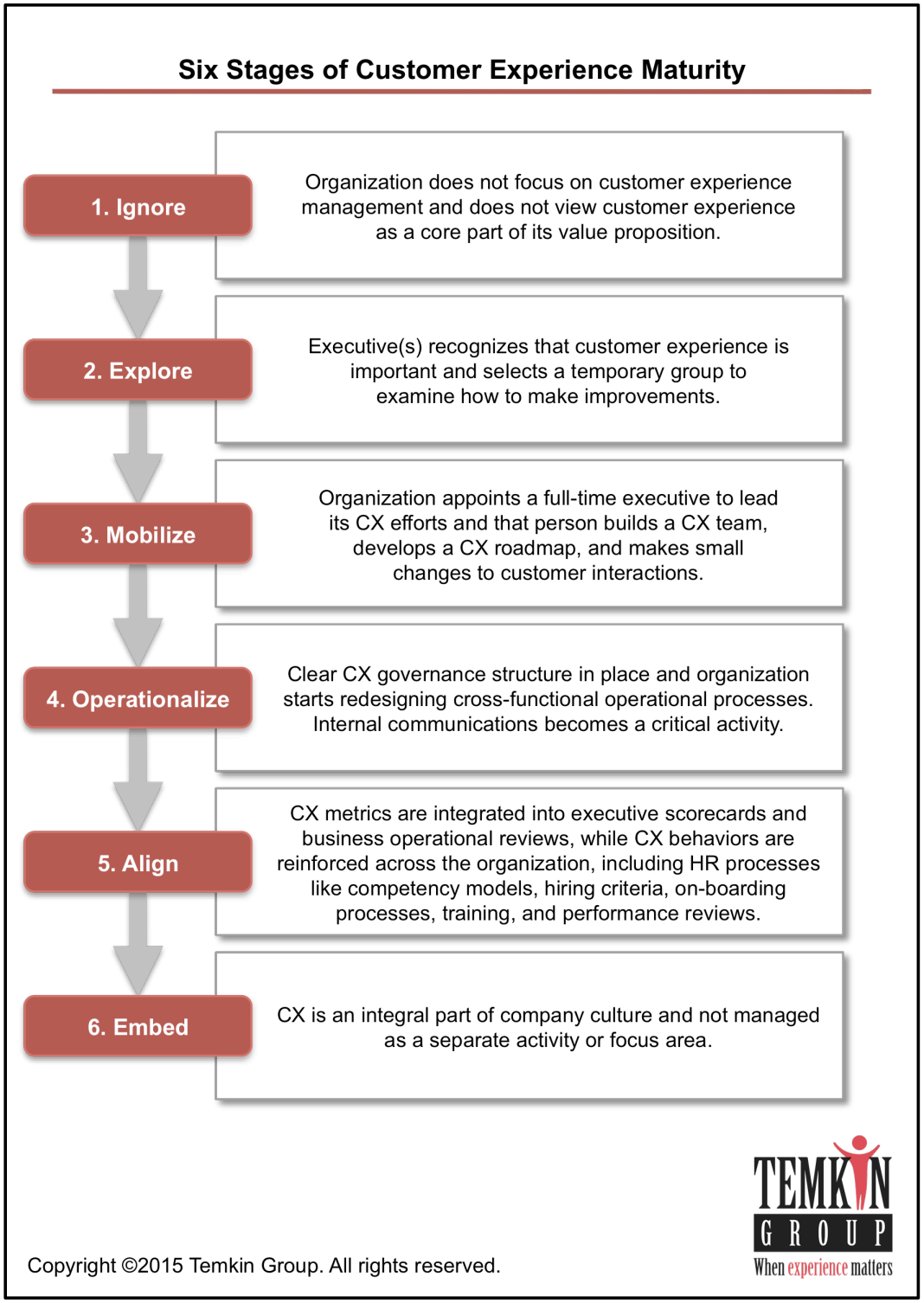

Figure 18

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About the Author, Bruce Temkin

Bruce Temkin is a Customer Experience Transformist & Managing Partner of **Temkin Group**. He is also the co-founder and Chair of the **Customer Experience Professionals Association** (cxpa.org).

Bruce is widely viewed as a leading expert in how organizations build differentiation through customer experience. He has worked with hundreds of large organizations on the strategies, operational processes, organizational structures, leadership, and culture required to sustain superior customer relationships.

Bruce's research focuses on identifying current and emerging best practices. He has published seminal reports, such as *The ROI of Customer Experience*, *The Future of Customer Experience*, and *The Four Customer Experience Core Competencies*. He uses this insight to advise companies on their customer experience journeys, identifying opportunities for sustainable breakthrough performance.

Bruce is the author of the popular blog *Customer Experience Matters*® where he regularly posts insights on topics such as customer experience, branding, leadership, and employee engagement. His eBook—*Six Laws of Customer Experience*—which is available for free on the blog, has been downloaded by tens of thousands of people around the world.[4]

Prior to forming Temkin Group, Bruce was Vice President & Principal Analyst with Forrester Research. During his 12 years with Forrester, he led the company's business-to-business, financial services, e-business, and customer experience practices. Bruce was Forrester's most-read analyst for 13 consecutive quarters and remains one of the most respected analysts in the industry.

Bruce authored several of Forrester's most popular research reports, including *Experience-Based Differentiation*, *The Customer Experience Journey*, and *Voice Of The Customer: The Next Generation*. He created Forrester's Customer Experience Index and Voice of the Customer Award and also led the creation and expansion of many of Forrester's experience evaluation methodologies and training workshops.

Prior to Forrester, Bruce co-founded and led a couple of Internet start-ups. He also held management positions with GE, Stratus Computers, and Fidelity Investments.

Bruce has been widely quoted in the press, including media outlets such as The New York Times, Wall Street Journal, and Business Week.

Bruce is a highly demanded public speaker who combines deep expertise with an engaging, entertaining style. He has delivered keynote speeches at hundreds of industry and corporate events and is often recognized as one of the top speakers.

Bruce holds a master's degree from the MIT Sloan School of Management, where he concentrated in business strategy and operations. He also holds an undergraduate degree in mechanical engineering from Union College.

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TEMKIN GROUP OVERVIEW

TEMKIN GROUP

When experience matters

Temkin Group is a leading customer experience (CX) research and consulting firm. We help many of the world's largest brands lead their transformational journeys towards customer-centricity and build loyalty by engaging the hearts and minds of their customers, employees, and partners.

TEMKIN GROUP IS BASED ON FOUR CORE BELIEFS:

CX drives loyalty. Our research and work with clients demonstrates that interactions with customers influence both how much business they'll do with you in the future and how often they recommend you to others.

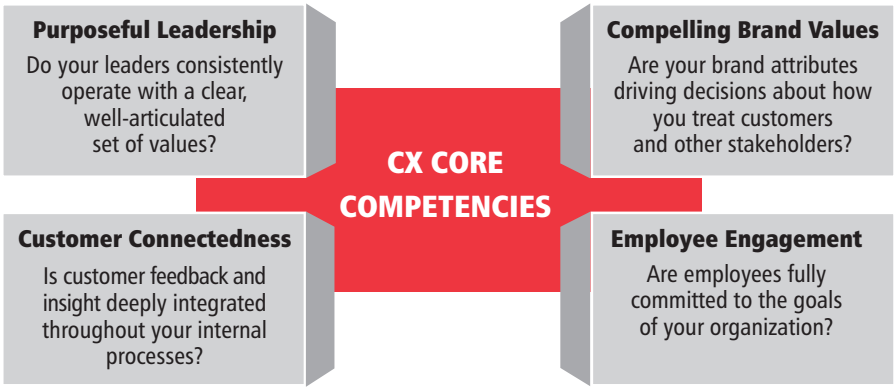
CX is a journey, not a project. Building the capabilities to consistently delight customers doesn't happen overnight. Companies need to plan for a multi-year change program.

Improvement requires systemic change. Companies can improve isolated customer interactions, but they can't gain a competitive advantage until customer experience is embedded into their operational processes and culture.

We can help you make a difference. Transformation isn't easy, but becoming more customer-centric is worth the effort. We help our clients accelerate their results and avoid many of the stumbling blocks along the way.

HOW WE ARE DIFFERENT:

Temkin Group combines thought leadership and benchmark data with a deep understanding of the dynamics of organizations, which enables us to accelerate customer experience results and help companies build the four competencies that are required to sustain long-term success.



HOW WE CAN HELP:

Temkin Group provides a number of different services including:

Research and Advisory Subscriptions. Access to all of our research on trends, best practices, and benchmark data as well as the option to ask questions or seek feedback on your efforts.

CX Planning and Innovating. We'll examine your organization's goals and make sure that you have the right plans and priorities for CX, whether you're just starting the journey or looking to take your CX efforts to a much higher level.

Engaging Workshops and Training. We deliver interactive workshops to help your organization understand the importance of CX and what it takes to achieve long-term success. We run workshops for executive teams, extended leadership groups, CX organizations, and broader sets of employees.

Compelling Speeches. If you're planning a meeting or an offsite event, we'll infuse compelling CX content into the event. We can engage your audience on a wide range of topics related to customer experience, focusing on elements of our four customer experience competencies.

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