Methodology

This survey was carried out online, among a broad sample of 1,025 adults in the UK, balanced by age, gender and region. Participants were screened to ensure they only answered questions in this study about the brands of which they were customers and with which they had interacted. Any discrepancies in or between totals are due to rounding.

Fieldwork was conducted from 4th - 15th June 2015.

Overall Key Highlights

- Utility companies (electricity and gas) have the lowest NPS® score with an average of -27 and -29, respectively. Car insurance providers and supermarkets achieved the highest overall NPS® score, both averaging 11.

- There are twice as many detractors as promoters for utility companies, while there are 1.5 times as many promoters as detractors for car insurance providers and supermarkets.

- The NPS® results for banks are mixed depending on the product. For current accounts, the average NPS® is a single digit positive 3. However, for credit cards the average NPS® is a single digit -4.

- Bank Santander has the highest NPS® across both products, scoring 22 for current accounts and 12 for credit cards.

- Good customer service is the top reason for promoters in six of the seven sectors surveyed, including utility companies (electricity and gas), insurance companies (car and health) and banks (current accounts and credit cards).

- For supermarkets, NPS® is driven by cheap/reasonable prices and quality products, with good customer service ranking 4th.

- Poor customer service is the top reason for detractors of utility companies (electricity and gas), while being considered average is the top reason for detractors in five of the other sectors in this study, i.e., banks (current accounts and credit cards), insurance companies (car and health) and supermarkets suggesting an opportunity for differentiation.
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more companies within each sector; N=1025

Overall NPS® Score: All Sectors

Detractors vs. Promoters by Sector (%)

Base: All respondents who interacted with one or more companies within each sector, and rated them 0-6 or 9-10; N=2,338 (N is greater than 1,025, the total sample size, as respondents could rate more than one company)
1. Electricity Companies

A total of 607 electricity customers rated the six companies listed in the table below, with at least 100 customers rating each of the major electricity suppliers in the UK as follows.

KEY HIGHLIGHTS – ELECTRICITY COMPANIES

- Compared with other industries, electricity companies average low NPS® scores. The average NPS® score across electricity companies in this study is -27.

- EDF Energy are rated most positively at -18, followed closely by British Gas at -21. The lowest rated is Scottish Power at -35, followed closely by npower at -34.

- Among electricity companies, there are more than twice as many detractors as promoters. In fact almost 1 in 2 (47%) electricity customers are detractors while just 1 in 5 (20%) are promoters.

- “Cheap / Competitive Prices” (39%) is the number one cause of satisfaction among promoters, followed by “Good Customer Service” (31%). “Reliable Service” (25%) is also considered critical.

- “Poor customer service” (21%) is the top reason given by detractors as cause of dissatisfaction, followed closely by “expense” (19%).

- These findings highlight the importance of both value for money and good customer service as key reasons for high NPS®.

<table>
<thead>
<tr>
<th></th>
<th>DETRACTORS (%)</th>
<th>PASSIVE (%)</th>
<th>PROMOTERS (%)</th>
<th>NPS®</th>
</tr>
</thead>
<tbody>
<tr>
<td>EDF Energy</td>
<td>39</td>
<td>41</td>
<td>21</td>
<td>-18</td>
</tr>
<tr>
<td>British Gas</td>
<td>44</td>
<td>33</td>
<td>23</td>
<td>-21</td>
</tr>
<tr>
<td>E.ON</td>
<td>45</td>
<td>33</td>
<td>22</td>
<td>-24</td>
</tr>
<tr>
<td>SSE</td>
<td>49</td>
<td>35</td>
<td>16</td>
<td>-33</td>
</tr>
<tr>
<td>npower</td>
<td>54</td>
<td>25</td>
<td>21</td>
<td>-34</td>
</tr>
<tr>
<td>Scottish Power</td>
<td>52</td>
<td>30</td>
<td>17</td>
<td>-35</td>
</tr>
<tr>
<td>OVERALL NPS® SCORE</td>
<td>47</td>
<td>33</td>
<td>20</td>
<td>-27</td>
</tr>
</tbody>
</table>
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more electricity companies; N=607

Overall NPS® Score: Electricity Companies

- EDF Energy: -18
- British Gas: -21
- E.ON: -24
- SSE: -33
- npower: -34
- Scottish Power: -35

Detractors vs. Promoters Electricity Companies (%)

- British Gas: 44 DETRACTORS, 23 PROMOTERS
- E.ON: 45 DETRACTORS, 22 PROMOTERS
- EDF Energy: 39 DETRACTORS, 21 PROMOTERS
- npower: 54 DETRACTORS, 21 PROMOTERS
- Scottish Power: 52 DETRACTORS, 17 PROMOTERS
- SSE: 49 DETRACTORS, 16 PROMOTERS
KEY REASONS FOR PROMOTERS OF ELECTRICITY COMPANIES

When promoters are asked to explain why they gave a company a positive rating, “Cheap / Competitive Prices” (39%) is the number one cause of satisfaction mentioned. This is followed by “Good Customer Service” (31%) and “Reliable Service” (25%). Other mentions include “Easy to Manage Online” and “No Problems.”

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated an electricity company they had interacted with 9-10; N=121
Note: This was an open question and the results shown are coded, open answers given by respondents.

Electricity Promoters: Key Mentions (%)

CHEAP / COMPETITIVE PRICES

 “[E.ON] keep you up to date with the best value for you ....”

 “[SSE] has good dual fuel rates, reliable.”

 “[E.ON] provides hassle free, reasonable prices plus loyalty points.”

 “I have had positive experiences of low prices and good website and good reward scheme with [E.ON].”

 “In my opinion [EDF Energy] offers the best dual fuel rates. They are experts in what they do and offer.”
GOOD CUSTOMER SERVICE

“[British Gas] offers top class service at all times.”
“[Scottish Power] has good customer service, consistent supply, easy billing options.”
“[British Gas] has excellent customer services.”
“Because [EDF Energy] gives a very good level of customer service.”

RELIABLE SERVICES

“[EDF Energy] provides reliable service at a decent cost.”
“We have had no real problems [EDF Energy] …”
“This is because I haven’t had any problems with [British Gas].”
“No trouble with [EDF Energy].”
KEY REASONS FOR DETRACTORS OF ELECTRICITY COMPANIES

Detractors that were asked to give a reason for their dissatisfaction cited both “Poor Customer Service” (21%) and “Expensive/High Prices” (19%) as the top two contributing factors.

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated an electricity company they had interacted with 0-6; N=287
Note: This was an open question and the results shown are coded, open answers given by respondents.

**Electricity Detractors: Key Mentions (%)**

- Poor Customer Service: 21%
- Expensive/High Prices: 19%
- Average: 14%
- No Differentiation: 9%
- Cheaper: 4%
- Other: 20%
- Don't Know: 18%

**POOR CUSTOMER SERVICE**

“Have received appalling service from [Scottish Power], do not turn up for appointments when they say they will, then turn up late, fitted meter wrong. Long wait on telephone calls.”

“Customer service rubbish. [npower] say they will call you back and they don’t.”

“[SSE] is poor on customer service and a bit of a bunch of cowboys.”

“Terrible customer service, I had issues of lost meter readings, ridiculous estimates, very bad and would not recommend [SSE].”

“Quite possibly the WORST ever customer service, don’t touch [Scottish Power] with a barge pole, avoid, avoid, avoid, avoid, hate!!”
“[E.ON] is expensive. Will probably shop around for a new supplier.”

“[Scottish Power] has got more expensive ....”

“[NPower] Inability to set up direct debit mandate properly, baffling bills and statements, disgraceful price hikes, useless website.”

“[British Gas] needs to lower its prices - pass on energy savings to the customer.”

“Like all the major energy companies, [E.ON] has failed to pass on reductions in the cost of purchasing energy to their customers.”

“[Scottish Power] is not appealing to anyone with any sense. No discounts, offers. Expensive.”

**POINT OF NOTE: LACK OF DIFFERENTIATION**

A number of electricity customers across all companies mentioned the perceived lack of differentiation among suppliers.

“They’re all robbing sods.” “[NPower] is the same as other companies.”

“[SSE] are no better or worse than other large companies.”

“[E.ON] are average with nothing outstanding good or bad.”

“All energy companies are the same. [British Gas] is no different.”

“[EDF Energy] is as good as any.”

“[Scottish Power] is just another power service.”
2. Gas Companies

A total of 608 gas customers rated the companies listed in the table below, with at least 100 customers rating each of the major gas suppliers in the UK.

**KEY HIGHLIGHTS – GAS COMPANIES**

- Similar to electricity companies, gas companies have low NPS® scores, with a cumulative average of -29.
- There are 2.5 times as many detractors as promoters among gas customers.
- Scottish Power has the lowest NPS® (-47). This number is driven by having more than 4 times as many detractors as promoters.
- When looked at by individual supplier, British Gas (-17), EDF Energy (-20) and E.ON’s (-23) NPS® scores are significantly higher than competitors npower (-46) and Scottish Power (-47).
- “Good Customer Service” (44%) is mentioned by promoters as the top cause of satisfaction, followed by “Cheap / Reasonable Prices” (36%) and “No Problems” (13%).
- Detractors mention “Poor Customer Service” (26%) and “Expensive / High Prices” (17%) as the main cause of dissatisfaction.
- Similar to electricity companies, good customer service and value for money are key reasons for high NPS®.

<table>
<thead>
<tr>
<th>DETRACTORS (%)</th>
<th>PASSIVE (%)</th>
<th>PROMOTERS (%)</th>
<th>NPS®</th>
</tr>
</thead>
<tbody>
<tr>
<td>British Gas</td>
<td>40</td>
<td>36</td>
<td>24</td>
</tr>
<tr>
<td>EDF Energy</td>
<td>38</td>
<td>45</td>
<td>18</td>
</tr>
<tr>
<td>E.ON</td>
<td>43</td>
<td>36</td>
<td>21</td>
</tr>
<tr>
<td>SSE</td>
<td>43</td>
<td>41</td>
<td>17</td>
</tr>
<tr>
<td>npower</td>
<td>56</td>
<td>33</td>
<td>11</td>
</tr>
<tr>
<td>Scottish Power</td>
<td>61</td>
<td>24</td>
<td>15</td>
</tr>
<tr>
<td><strong>OVERALL NPS® SCORE</strong></td>
<td><strong>47</strong></td>
<td><strong>36</strong></td>
<td><strong>17</strong></td>
</tr>
</tbody>
</table>
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more gas companies; N=608

NPS® of Gas Companies

<table>
<thead>
<tr>
<th>Company</th>
<th>NPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>British Gas</td>
<td>-17</td>
</tr>
<tr>
<td>EDF Energy</td>
<td>-20</td>
</tr>
<tr>
<td>E.ON</td>
<td>-23</td>
</tr>
<tr>
<td>SSE</td>
<td>-26</td>
</tr>
<tr>
<td>npower</td>
<td>-46</td>
</tr>
<tr>
<td>Scottish Power</td>
<td>-47</td>
</tr>
</tbody>
</table>

How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more gas companies, and rated them 0–6 or 9–10; N=391

Detractors vs. Promoters Gas Companies (%)

- British Gas: Detractors 40%, Promoters 24%
- E.ON: Detractors 43%, Promoters 21%
- EDF Energy: Detractors 38%, Promoters 18%
- npower: Detractors 56%, Promoters 11%
- Scottish Power: Detractors 61%, Promoters 15%
- SSE: Detractors 43%, Promoters 17%
KEY REASONS FOR PROMOTERS OF GAS COMPANIES

Promoters are most likely to mention “Good Customer Service” (44%) and “Cheap / Reasonable Prices” (36%) as reasons for their satisfaction with their supplier.

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a gas company they had interacted with 9-10; N=106
Note: This was an open question and the results shown are coded, open answers given by respondents.

Gas Promoters: Key Mentions (%)

GOOD CUSTOMER SERVICE

“[Scottish Power] is top class with communication.”

“[E.ON] has very good customer service and I have had all the help there for me when needed.”

“[Scottish Power] has always been helpful with rates and queries.”

“I found [SSE] easy to deal with and it was very easy to switch to them when I last changed power supplier.”
CHEAP / REASONABLE PRICES

“I love British Gas as the prices are low. They have smart meters. They give uninterruptible service.”

“Good value tariffs at [npower] ….”

“I’ve used price comparison sites and the best was EDF Energy so why isn’t everyone with them by now!”

 “[British Gas] offers good prices ….”

“I have been a customer with EON for years and their prices are competitive.”

 “[SSE] has hassle free, reasonable prices.”

KEY REASONS FOR DETRACTORS OF GAS COMPANIES

Top mentions as the source of dissatisfaction among detractors are “Poor Customer Service” (26%) and “Expensive / High Prices” (17%).

Q In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a gas company they had interacted with 0-6; N=285
Note: This was an open question and the results shown are coded, open answers given by respondents.

Gas Detractors: Key Mentions (%)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Mentions (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor Customer Service</td>
<td>26</td>
</tr>
<tr>
<td>Expensive/High Prices</td>
<td>17</td>
</tr>
<tr>
<td>Average</td>
<td>16</td>
</tr>
<tr>
<td>All the Same</td>
<td>8</td>
</tr>
<tr>
<td>Cheapy/Reasonable Prices</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>17</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>17</td>
</tr>
</tbody>
</table>
POOR CUSTOMER SERVICE

“[Scottish Power] is very difficult to get through on the phone. Emails to customer service generate a stock reply from somebody with a foreign name. A different person each time even though you are having an on-going email correspondence. Change payments every 3 months to larger than needed amounts.”

“When I changed over to [npower] they continued to take payments from my bank for over a year.”

“[Scottish Power] ignored my letters when I was a customer and tried to change me to their account without my agreement.”

“[SSE] made mistakes, very difficult to get hold of, often aggressive on the phone.”

EXPENSIVE / HIGH PRICES

“There are more competitively priced providers available than [British Gas].”

“Too much profit being made by these energy companies like [EDF Energy] and not passing this on to the humble customer.”

“[E.ON] has not reduced energy costs, despite the fact that they are paying less for it. There should be just one tariff and everyone should pay it irrespective of whether they pay by direct debit or any other way.”
3. Banks – Current Accounts

A total of 912 current account customers in the UK rated the banks listed in the table on the following page, with at least 100 customers rating each of the major banks with the exception of Co-operative (rated by 60 customers), Tesco Bank (rated by 67 customers) and Royal Bank of Scotland (rated by 82 customers).

KEY HIGHLIGHTS – BANKS: CURRENT ACCOUNTS

- Compared with the utility sector (Electricity / Gas) banks (current accounts) score highly on NPS®, scoring an NPS® of 3 across all companies rated. However at 3 NPS® there is still significant room for improvement.

- For banks offering current accounts, there are slightly less detractors (29%) than promoters (31%).

- Among the banks where participants hold a current account, 4 out of 10 brands achieve positive NPS®: Santander have the highest NPS® at 22, followed by Co-operative at 18, Nationwide at 19 and Halifax at 10. All others achieve a negative NPS®. Barclay’s is the lowest rated at -21.

- Santander has twice as many promoters as detractors, leading to the highest NPS® at 21, while Barclays has twice as many detractors as promoters, resulting in the lowest NPS® at -21.

- Promoters cite “Good Customer Service” (48%) and “Good Products” (18%) as the reason for their satisfaction.

- Detractors mention “Average” (15%) followed by “Would Not Recommend” (13%) as the main causes of dissatisfaction.

- Almost 1 in 10 (8%) detractors think that all banks were the same (9%).
<table>
<thead>
<tr>
<th>Company</th>
<th>Detractors (%)</th>
<th>Passive (%)</th>
<th>Promoters (%)</th>
<th>NPS*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Santander</td>
<td>22</td>
<td>35</td>
<td>43</td>
<td>22</td>
</tr>
<tr>
<td>Nationwide</td>
<td>22</td>
<td>37</td>
<td>41</td>
<td>19</td>
</tr>
<tr>
<td>Co-operative*</td>
<td>20</td>
<td>42</td>
<td>38</td>
<td>18</td>
</tr>
<tr>
<td>Halifax</td>
<td>26</td>
<td>38</td>
<td>36</td>
<td>10</td>
</tr>
<tr>
<td>Tesco Bank*</td>
<td>24</td>
<td>54</td>
<td>22</td>
<td>-1</td>
</tr>
<tr>
<td>HSBC</td>
<td>33</td>
<td>35</td>
<td>32</td>
<td>-1</td>
</tr>
<tr>
<td>Bank of Scotland*</td>
<td>29</td>
<td>46</td>
<td>24</td>
<td>-5</td>
</tr>
<tr>
<td>Lloyds TSB</td>
<td>32</td>
<td>43</td>
<td>26</td>
<td>-6</td>
</tr>
<tr>
<td>Royal Bank of Scotland</td>
<td>34</td>
<td>38</td>
<td>28</td>
<td>-6</td>
</tr>
<tr>
<td>Barclays</td>
<td>40</td>
<td>41</td>
<td>19</td>
<td>-21</td>
</tr>
</tbody>
</table>

**OVERALL NPS* SCORE**

| Santander               | 22   |
| Nationwide              | 19   |
| Co-operative*           | 18   |
| Halifax                 | 10   |
| Tesco Bank*             | -1   |
| HSBC                    | -1   |
| Bank of Scotland*       | -5   |
| Lloyds TSB              | -6   |
| Royal Bank of Scotland  | -6   |
| Barclays                | -21  |

**NPS* of Banks: Current Accounts**

*Caution lower base sizes: Bank of Scotland n=82, Co-operative n=60, Tesco bank n=67

How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more banks with current accounts; N=912
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more banks with current accounts, and rated them 0-6 or 9-10; N=545

Detractors vs. Promoters by Banks Current Accounts (%)
KEY REASONS FOR PROMOTERS OF CURRENT ACCOUNTS

“Good Customer Service” (48%) is by far the most important factor in driving satisfaction among promoters, this is followed by “Good Company” (23%).

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a bank (current account) they had interacted with 9-10; N=284
Note: This was an open question and the results shown are coded, open answers given by respondents.

Bank / Credit Card Promoters: Key Mentions (%)

GOOD CUSTOMER SERVICE

“[Nationwide] is brilliant for customer service and want the best for you not just for themselves.”

“[Co-operative] has excellent customer service and an ethical attitude.”

“[Santander] has first class service, easy to use online.......”

“[Barclays] is friendly, trustworthy company.”
GOOD PRODUCTS

“[Bank of Scotland] has good service, choice of branches, knowledgeable staff, range of products that suit me.”

“Good range of products at [Santander].”

“[Santander] has a good rate of interest on credit balance up to £20K in Current a/c; cash back on DD's; cash back on credit card; interest free on credit card balances for 18 months. All helping me to save a little bit extra over what competitors offer.”

KEY REASONS FOR DETRACTORS OF CURRENT ACCOUNTS

“Being considered “Average” (15%) and “Poor Customer Service” (13%) are the top two reasons given by respondents for being a detractor of banks.

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a bank (current account) they had interacted with 0-6; N=261
Note: This was an open question and the results shown are coded, open answers given by respondents.

Bank / Credit Card Detractors: Key Mentions (%)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
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</tr>
<tr>
<td>Poor Customer Service</td>
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<tr>
<td>Expensive/High Prices</td>
<td>7</td>
</tr>
<tr>
<td>Good</td>
<td>7</td>
</tr>
<tr>
<td>Loyalty Points</td>
<td>6</td>
</tr>
<tr>
<td>All the Same</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>20</td>
</tr>
<tr>
<td>Don’t Know/Recommend</td>
<td>20</td>
</tr>
</tbody>
</table>
AVERAGE

“Nothing special about [Royal Bank of Scotland]. Not worthwhile or worth the bother changing.”

“[Tesco Bank] hasn’t done anything good or bad for me.”

“[Barclays] is indifferent to an average bank....”

POOR CUSTOMER SERVICE

“[Santander] is always busy.”

“[Lloyds] has appalling service”

“Bad customer service at [Co-operative].”

“[Royal Bank of Scotland] Branch is closed more often than open.”
4. Banks – Credit Cards

A total of 506 credit card customers in the UK rated the banks listed in the table below, with at least 100 customers rating each of the major credit card providers.

**KEY HIGHLIGHTS – BANKS: CREDIT CARDS**

- Among the banks where participants hold a credit card, Santander (12) is the only provider with a positive NPS®.
- On average, there are slightly more detractors (31%) than promoters (28%), leading to a single-digit negative NPS® (−4).
- Santander is the only exception to this, with 1.4 times as many promoters (39%) as detractors (27%).
- “Good Customer Service” (28%) is by far the top reason for promoters. This is followed by “Rewards” (25%) and “No Problems” (19%). Almost 1 in 8 (12%) promoters cite good rates.
- Being “Average” is the top reason for detractors (25%), followed by not recommending banks to others (11%) and “Don’t Know” (9%). Almost 1 in 10 cited “Poor Customer Service” (8%), with 7% indicating “Expensive / High Prices” as reasons for poor NPS®.

<table>
<thead>
<tr>
<th></th>
<th>DETRACTORS (%)</th>
<th>PASSIVE (%)</th>
<th>PROMOTERS (%)</th>
<th>NPS®</th>
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<tr>
<td>Santander</td>
<td>27</td>
<td>35</td>
<td>39</td>
<td>12</td>
</tr>
<tr>
<td>Tesco Bank</td>
<td>31</td>
<td>39</td>
<td>30</td>
<td>-1</td>
</tr>
<tr>
<td>Sainsbury’s Bank</td>
<td>26</td>
<td>50</td>
<td>24</td>
<td>-2</td>
</tr>
<tr>
<td>Barclaycard</td>
<td>32</td>
<td>39</td>
<td>28</td>
<td>-4</td>
</tr>
<tr>
<td>MBNA</td>
<td>41</td>
<td>41</td>
<td>18</td>
<td>-23</td>
</tr>
</tbody>
</table>

| OVERALL NPS® SCORE | 31 | 41 | 28 | -4 |
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more banks with credit cards; N=506

NPS\textsuperscript{*} by Banks: Credit Cards

Detractors vs. Promoters by Credit Card Companies (%)

Base: All respondents who interacted with one or more banks with credit cards, and rated them 0-6 or 9-10; N=300
KEY REASONS FOR PROMOTERS OF CREDIT CARDS

“Good Customer Service” (28%) and “Rewards” (25%) are mentioned as the top reasons for being a promoter of a credit card supply company.

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a bank (credit card) they had interacted with 9-10; N=141
Note: This was an open question and the results shown are coded open answers given by respondents.

Bank / Credit Card Promoters: Key Mentions (%)

GOOD CUSTOMER SERVICE

“[Tesco Bank] has excellent customer service and security, very good reward scheme, great communications.”

“Santander have always given me 1st class service and good interest rates.”

“I moved to [Santander] 3 years ago and they cannot be beaten for exceptional products and service.”

“I have had an account at [MBNA] for several years. Communications are good and they keep me informed.”
“I have had no problem with [Sainbury’s Bank] and every so often I get a little reward like coupons through the post.”

“Have used [Sainbury’s Bank] for years without any problems. I shop at Sainbury’s so collecting nectar points is handy each time I use it.”

**KEY REASONS FOR DETRACTORS OF CREDIT CARDS**

The most common reason for being a detractor of the credit card supplier is that they are “Average” (25%). Followed by not wanting to recommend (11%) and “Don’t Know” (9%).

**Bank / Credit Card Detractors: Key Mentions (%)**

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<table>
<thead>
<tr>
<th>Reason</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>25</td>
</tr>
<tr>
<td>Poor Customer Service</td>
<td>8</td>
</tr>
<tr>
<td>Expensive/High Prices</td>
<td>7</td>
</tr>
<tr>
<td>Good</td>
<td>7</td>
</tr>
<tr>
<td>Loyalty Points</td>
<td>6</td>
</tr>
<tr>
<td>All the Same</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>20</td>
</tr>
<tr>
<td>Don’t Know/Recommend</td>
<td>20</td>
</tr>
</tbody>
</table>
```

“AVERAGE

“The credit card is OK but the interest rate is not really competitive. Also unlike a bank [Tesco Bank] doesn’t have high street branches.”

“All banks are much the same. I use Tesco for clubcard points.”
AVERAGE (CONT.)

“[Santander] is OK but poor offers.”
“The product is OK and I can collect nectar points at [Sainbury’s Bank]...”

DON’T KNOW / RECOMMEND

“I don’t give recommendations for very many things at all, and certainly not [Sainbury’s Bank] credit cards.”
“I’m not an IFA and don’t recommend financial products or services, even for [Tesco Bank].”
“Don’t give advice like this, even for [MBNA].”
“Though I’m a customer at [Santander] I would not recommend any bank to a friend or colleague.”
5. Car Insurance Companies

A total of 407 car insurance customers in the UK rated their current providers, highlighted in the table below.

**KEY HIGHLIGHTS - CAR INSURANCE COMPANIES**

- Car insurance providers achieve a positive NPS® (11) across the market.
- There are 1.4 times as many promoters (34%) as detractors (23%).
- LV= achieves the highest NPS® (24), as it has almost double the number of promoters than detractors.
- There is very little significant difference among Car Insurance providers in this study. In fact only AXA’s NPS® (7) is significantly less than that of NPS® of LV= (24).
- “Good Customer Service” (52%) is overwhelmingly the top reason for promoters of car insurance providers.
- The top reasons given by detractors of car insurance providers are generally quite positive: “Average” (17%), “Cheap / Competitive Prices” (17%), “Don’t Know” (13%) and “Good Customer Service” (9%).

<table>
<thead>
<tr>
<th></th>
<th>DETRACTORS (%)</th>
<th>PASSIVE (%)</th>
<th>PROMOTERS (%)</th>
<th>NPS®</th>
</tr>
</thead>
<tbody>
<tr>
<td>LV=*</td>
<td>18</td>
<td>39</td>
<td>43</td>
<td>24</td>
</tr>
<tr>
<td>AXA*</td>
<td>25</td>
<td>43</td>
<td>32</td>
<td>7</td>
</tr>
<tr>
<td>Ageas*</td>
<td>29</td>
<td>37</td>
<td>35</td>
<td>6</td>
</tr>
<tr>
<td>Direct Line Group</td>
<td>27</td>
<td>40</td>
<td>33</td>
<td>6</td>
</tr>
<tr>
<td>Aviva</td>
<td>17</td>
<td>54</td>
<td>29</td>
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</tr>
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</table>

**OVERALL NPS® SCORE**

<table>
<thead>
<tr>
<th></th>
<th>DETRACTORS (%)</th>
<th>PASSIVE (%)</th>
<th>PROMOTERS (%)</th>
<th>NPS®</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>23</td>
<td>43</td>
<td>34</td>
<td>11</td>
</tr>
</tbody>
</table>

* Lower base sizes: Ageas n=52; AXA n=68; LV=87
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more car insurance companies; N=407

![Bar chart showing Car Insurance Providers (NPS®)]

How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more car insurance companies, and rated them 0-6 or 9-10; N=231

![Bar chart showing Detractors vs. Promoters by Car Insurance Providers (%)]

The chart shows the percentage of detractors (red) and promoters (green) for each car insurance provider. The providers are listed as Ageas, Direct Line Group, AXA, Aviva, and LV=.*

* Percentages may not sum to 100% due to rounding.
KEY REASONS FOR PROMOTERS OF CAR INSURANCE PROVIDERS

Over half of all promoters cite “Good Customer Service” (52%) as the reason they are a promoter, while almost four in ten respondents mention their providers “Reasonable Prices” (39%). Others mention reliability and being trustworthy.

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a car insurance company they had interacted with 9-10; N=139
Note: This was an open question and the results shown are coded, open answers given by respondents.

Car Insurance Promoters: Key Mentions (%)

GOOD CUSTOMER SERVICE

“Because [Direct Line Group] level of customer service, in my experience, is second-to-none.”

“[LV=] is a brilliant company who are honest and best for customer service.”

“[AXA] has competitive prices, good customer service, satisfied customer.”

“[LV=] is efficient, friendly, helpful, competitively priced, deal with claims quickly.”
GOOD CUSTOMER SERVICE (CONT.)

“Excellent customer service and products at competitive prices at [Ageas].”

“[LV=] has excellent customer services, value for money, transparent.”

REASONABLE PRICES

“Five star deal for insurance, one of the best at [Aviva].”

“......best value offer at [AXA].”

“I've used [Direct Line Group] for a long time and they offer a good price.”

“[Aviva] are not the cheapest but competitive but offer the best cover for the money.”

“......since I belong to CSMA I get discounts at [LV=].”

“[Direct Line Group] has best prices and easy to deal with.”
KEY REASONS FOR DETRACTORS OF CAR INSURANCE PROVIDERS

Being “Average” (17%) and “Cheap / Competitive Pricing” (17%) are the two main reasons given for being a detractor of a respondent’s car insurance provider. There is a large variance in other mentions, including ranging from poor reputation / ethics to reliability.

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a car insurance company they had interacted with 0-6; N=92
Note: This was an open question and the results shown are coded, open answers given by respondents.

Car Insurance Detractors: Key Mentions (%)

AVERAGE

“[Aviva] is OK, could improve customer service.”
“[LV=] is not the worse customer service but not the best.”
“[Aviva] has been OK - a bit slow.”

CHEAP / COMPETITIVE PRICING

“[Direct Line Group] is more expensive than most, but includes many things sold as extras by other companies as standard.”
“I had to change my insurance and [Ageas] charged me £25 to do it I was not impressed and when renewal time comes up I will be looking at other providers.”
“Try to increase premiums for no reason at [LV=].”

“It is OK, price is not great. Service is very average. I’m not quite sure [Direct Line Group] value as me a customer in truth.”

“[AXA] premiums are ridiculous, online are cheaper.”
6. Health Insurance Companies

A total of 350 health insurance customers in the UK rated their health insurance providers, highlighted in the table below.

**KEY HIGHLIGHTS – HEALTH INSURANCE COMPANIES**

- Four out of five health insurance providers achieve a positive NPS®, with the average NPS® of 3.
- Across all suppliers there are slightly more promoters (28%) than detractors (25%).
- Aviva achieve the highest NPS® of 8 while AXA had the only negative NPS® (-9).
- Some of the top reasons for detractors of health insurance providers are quite positive: “Don’t Know” (20%), “Good Customer Service” (11%), while the top negative reasons for detractors were being “Average” (11%), “Don’t Recommend” (8%), “Expensive / High Prices” (7%).
- This was driven by the majority of detractors rating them at the upper end of detraction, with 84% giving them 5 or 6 out of 10.
- “Good Customer Service” (31%) was the top reason for promoters of health insurance providers. This was followed by “Good Products” (23%), “Good Company” (18%), “Reasonable / Competitive Prices” (18%) and “Reliable” (10%).

<table>
<thead>
<tr>
<th>DETRACTORS (%)</th>
<th>PASSIVE (%)</th>
<th>PROMOTERS (%)</th>
<th>NPS*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aviva*</td>
<td>24</td>
<td>45</td>
<td>32</td>
</tr>
<tr>
<td>BUPA*</td>
<td>21</td>
<td>52</td>
<td>28</td>
</tr>
<tr>
<td>Simplyhealth*</td>
<td>24</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Prudential*</td>
<td>30</td>
<td>40</td>
<td>30</td>
</tr>
<tr>
<td>AXA*</td>
<td>29</td>
<td>51</td>
<td>20</td>
</tr>
</tbody>
</table>

**OVERALL NPS® SCORE**

25 47 28 2

* All base sizes less than 100: Aviva n=76; AXA n=65; BUPA n=97; Prudential n= 50; Simplyhealth n=62
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more health insurance companies; N=350

Health Insurance Companies (NPS')

Detractors vs. Promoters by Health Insurance Providers (%)

Base: All respondents who interacted with one or more health insurance companies, and rated them 0-6 or 9-10; N=185
KEY REASONS FOR PROMOTERS OF HEALTH INSURANCE PROVIDERS

The top reasons given by promoters of health insurance providers for the good scores are “Good Customer Service” (31%) and “Good Products” (18%).

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a health insurance company they had interacted with 9-10; N=98
Note: This was an open question and the results shown are coded, open answers given by respondents.

Health Insurance Promoters: Key Mentions (%)

GOOD CUSTOMER SERVICE

“AXA is an excellent insurance company offers many high quality services.”

“Because [Simplyhealth] sees customers as their king.”

“Excellent benefits and customer service at [Prudential]. Easy to use website and app.”

“Very pleased with service and reimbursement period at [Simplyhealth].”
“**BUPA** is a great company to have health insurance with for great benefits.”

“**AXA** is an excellent insurance company offers many high quality services.”

“[**Simplyhealth**] has competitive prices and cover that meets my needs.”

“Fantastic range of products and prices to suit all budgets and situations at [**Bupa**].”

**KEY REASONS FOR DETRACTORS OF HEALTH INSURANCE PROVIDERS**

Detractors of health insurance providers often viewed a rating of five or six as positive. When asked why they rated from zero to six a high number mention “Good Customer Service” (11%) and “Average” (11%).

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a health insurance company they had interacted with 0-6; N=87
Note: This was an open question and the results shown are coded, open answers given by respondents.

### Health Insurance Detractors: Key Mentions (%)

- **Good Customer Service**: 11%
- **Average**: 11%
- **Expensive/ High Prices**: 7%
- **Good Value**: 7%
- **Other**: 20%
- **Don’t Know/ Recommend**: 28%
CUSTOMER SERVICE

“There always seems some reason why you cannot claim with [Bupa].”
“Reasonable rates and quite good service at [Axa].”
“[Prudential] provide knowledgeable and helpful customer service.”

DON’T KNOW

“Done through my company. So don’t use [Bupa].”
“I have AXA through my company and I have not used them therefore I am unable to comment.”
“Company paid insurance. Have never actually used [Bupa] service so have no experience either way.”
“I have never made a claim with [Simplyhealth] so I don’t know what that would be like.”
“Neither that keen nor that against. Useful product to have.”
7. Supermarkets

A total of 515 shoppers in the UK rated the supermarkets listed in the table below, with at least 100 shoppers rating each of the major supermarkets in the UK.

KEY HIGHLIGHTS - SUPERMARKETS

- All supermarkets achieve a positive NPS®, with an average of 11. Overall supermarkets have 1.5 times more promoters than detractors.

- Aldi has a much higher NPS® (37) than the other supermarkets who all have a single digit NPS®. This is driven by Aldi having more than 3 times as many promoters (52%) as detractors (15%).

- “Cheap / Reasonable Prices” (57%) are by far the top reason for promoters of supermarkets. This is followed by “Good Quality Products” (31%), “Wide Range” (18%), “Good Customer Service” (16%) and “Good” (11%).

- Being “Expensive / High Prices” (17%) is the top negative reason for detractors of supermarkets, with “Poor Quality” also cited (8%).

<table>
<thead>
<tr>
<th></th>
<th>Detractors (%)</th>
<th>Passive (%)</th>
<th>Promoters (%)</th>
<th>NPS®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aldi</td>
<td>15</td>
<td>33</td>
<td>52</td>
<td>37</td>
</tr>
<tr>
<td>Morrisons</td>
<td>23</td>
<td>48</td>
<td>29</td>
<td>7</td>
</tr>
<tr>
<td>Tesco</td>
<td>21</td>
<td>51</td>
<td>27</td>
<td>6</td>
</tr>
<tr>
<td>Asda</td>
<td>23</td>
<td>50</td>
<td>28</td>
<td>5</td>
</tr>
<tr>
<td>Sainsbury’s</td>
<td>25</td>
<td>49</td>
<td>27</td>
<td>2</td>
</tr>
<tr>
<td><strong>Overall NPS® Score</strong></td>
<td>21</td>
<td>46</td>
<td>33</td>
<td>11</td>
</tr>
</tbody>
</table>
How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more supermarkets; N=515

Supermarkets (NPS®)

- Sainsbury’s: 37
- Asda: 2
- Tesco: 6
- Morrisons: 7
- Aldi: 5

How likely is it that you would recommend <this company> to a friend or colleague?

Base: All respondents who interacted with one or more health insurance companies, and rated them 0-6 or 9-10; N=278

Detractors vs. Promoters by Supermarkets (%)

- Aldi: 16 detacters, 52 promoters
- Asda: 23 detacters, 28 promoters
- Morrisons: 23 detacters, 29 promoters
- Sainsbury’s: 25 detacters, 27 promoters
- Tesco: 21 detacters, 27 promoters
KEY REASONS FOR PROMOTERS OF SUPERMARKETS

More than half of respondents mention “Cheap / Reasonable Prices” (57%) as the cause of their satisfaction. Almost one third mention “Good Quality Products” (31%).

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a supermarket they had interacted with 9-10; N=168
Note: This was an open question and the results shown are coded, open answers given by respondents.

Supermarket Promoters: Key Mentions (%)

CHEAP / REASONABLE PRICES

“[Asda] is a brilliant supermarket, good prices and products. Nice staff who can’t do enough for customers.”

“Excellent prices and offers at [Morrisons], great quality and loyalty points and excellent delivery service”.

“Good shopping experience at [Sainbury’s], lots of choice, good prices and nectar points as bonus.”

GOOD QUALITY PRODUCTS

“.... Great range of products at [Morrisons]. Convenient location.”

“.... [Sainbury’s] basic range is good quality and not expensive.”
GOOD QUALITY PRODUCTS (CONT.)

“I like the locality of Morrisons. They offer good value and fresh produce.”
“Sensible range at [Aldi], competitively priced—the future!”
“Tesco have everything under one roof....”

KEY REASONS FOR DETRACTORS OF SUPERMARKETS

For supermarkets, the majority of detractors rated them at the upper end of detraction, with 82% giving them 5 or 6 out of 10. Being “Average” (26%) is the reason most often mentioned by detractors, while “Expensive / High Prices” (17%) is mentioned second most. Other mentions include “Poor Store Layout” and “Limited Range of Products”.

In 20 words or less, describe why you give <this company> this rating?

Base: All respondents who rated a supermarket they had interacted with 0-6; N=110
Note: This was an open question and the results shown are coded open answers given by respondents.

Supermarket Detractors: Key Mentions (%)

AVERAGE

“[Tesco] is fair to middling, not bad, not particularly good.....”
“Adequate all round, but nothing special at [Tesco].”
“[Asda] is OK but not my preferred supermarket.”
“[Morrisons] is OK, improving”

EXPENSIVE / HIGH PRICES

“Nice stock, great bakery but [Morrisons] is not as cheap as other supermarkets.”

“[Asda] sometimes tries to con you that it is the cheapest supermarket when some of the items on sale are more expensive that elsewhere.”

“...Poor pricing on the shelves. [Morrisons] is cheap but not cheerful.”

“I don’t think [Aldi] is really that cheap to shop there and the quality of some of the goods on sale is questionable.”

“Plenty of stock at [Sainbury’s] but mostly a little overpriced.”