



MARKET SUMMARY REPORT

2018



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This complimentary report provides a broad market overview about customer and social innovation among U.S. companies. The report identifies America's top businesses and social innovators by company and by sector.

Sectors Include:

- Airlines and Passenger Train
- Auto, Property, Casualty Insurance
- Automotive Manufacturers
- Banks and Credit Unions
- Consumer Durables and Equipment
- Credit Card Providers
- Delivery and Shipping
- Energy Utilities
- Fuel Companies
- General Merchandise Retailers
- Health Insurance
- Lodging Brands
- Investment Services
- Life and Disability Insurance
- Restaurants
- Specialty Retailers
- Supermarkets and Drug Stores
- Technology Providers
- TV and Internet Service Providers
- Wireless/Cellular Phone

Visit us at www.americaninnovationindex.com for more information or contact Joe Taliuaga at jtaliuaga@rockresearch.com.

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About the Index

The American Innovation Index™

The American Innovation Index™ (Aii) scores and ranks the innovativeness of U.S. companies based on their customers' perceptions. The Aii covers nearly 200 firms from more than 20 industries, based on experiences captured from over 34,000 customer touchpoints. The Aii is a joint project with Fordham University's Gabelli School of Business and the Norwegian School of Economics. The Aii is unique in that it measures innovation from the customer point of view rather than relying on expert opinions that bypass what customers actually experience.

Why does innovation matter? Our research shows that consumers expect more from companies than a satisfactory experience or a cheap price. Companies that engage in positive innovation are perceived as more attractive and rewarded with greater loyalty from their customers. Innovation leaders are more likely to be disruptors in their sector, while the least innovative companies are more at risk of being casualties of disruption.



The Social Innovation Index™

Innovation to meet customer needs is necessary for companies to survive and grow, but another dimension consists of innovation that benefits society and the environment. For many companies, social innovation is a core value and an expectation from customers. Social innovation also captures the degree to which a company's transformative activities are viewed as beneficial to society or, conversely, as a force that exacts a societal price. The Social Innovation Index™ quantifies social innovation of companies from the perspective of their customers, which is more relevant than relying on external experts or perceptions held by people who do not have actual experience with them.

Why does social innovation matter? Social innovation helps companies differentiate their brands, build customer loyalty and ensure that their well-meaning efforts are recognized by customers. Companies that drive big changes in their industry should ensure they are viewed not just as business innovators but as drivers of positive social and environmental change, since doing so smooths the way for their growth. It is also important for companies to validate their social innovativeness among their own customers, since they are the ultimate stakeholders who have experience with the brands.

Overall Benchmarks

Top 25 Companies | Ranked by Aii Score

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	81.5	65.0	1	25	1	1
Amazon	79.9	64.9	2	26	1	1
Ikea	79.1	70.4	3	6	1	1
Toyota	78.6	71.6	4	2	1	1
Netflix	78.1	61.6	5	46	2	5
Honda	78.0	70.8	6	5	2	3
John Deere	77.1	73.4	7	1	1	1
Southwest Airlines	76.8	63.0	8	37	1	2
Airbnb	76.7	63.3	9	35	1	1
Samsung	76.6	64.8	10	28	2	7
eBay	76.4	62.3	11	42	2	3
USAA	75.9	70.9	12	4	1	1
JetBlue	75.6	67.3	13	14	2	1
Microsoft	75.5	63.0	14	37	3	3
Aldi	75.5	66.8	14	20	1	2
Trader Joe's	75.1	66.4	16	22	2	3
General Motors	74.9	69.2	17	10	3	6
Chick-fil-A	74.8	70.3	18	7	1	1
Google	74.7	64.3	19	31	4	2
Ford	74.3	71.5	20	3	4	2
Costco Wholesale	74.3	64.6	20	29	3	2
Chrysler	74.2	70.0	22	9	5	5
Uber	74.1	60.0	23	58	5	7
Aflac Inc.	73.7	67.0	24	18	1	1
LG	73.5	67.1	25	17	3	3

Sector Benchmarks

Airlines and Passenger Trains

The following benchmarks are based on experiences of consumers who traveled from a U.S. destination on the respective airline or passenger train in the past 12 months. **The average Aii and Sii scores for the Airline and Passenger Train sector are 64.8 and 58.3, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Southwest Airlines	76.8	63.0	8	37	1	2
JetBlue	75.6	67.3	13	14	2	1
Alaska Airlines	64.3	58.7	79	72	3	3
Delta Airlines	63.5	58.7	86	72	4	3
American Airlines	59.8	56.9	121	106	5	6
Amtrak	59.6	57.2	123	104	6	5
Frontier Airlines	52.2	46.9	159	161	7	8
United Airlines	51.8	48.9	160	158	8	7

Sector Benchmarks

Auto, Property, Casualty Insurance Providers

The following benchmarks are based on experiences of consumers who have done business with the respective insurance companies that provide property, casualty, and/or auto insurance in the past 12 months. **The average Aii and Sii scores for the Auto, Property, Casualty Insurance sector are 63.2 and 58.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
USAA	75.9	70.9	12	4	1	1
Geico	67.1	60.3	53	54	2	5
Progressive Insurance	67.0	62.3	55	42	3	2
Allstate Insurance	65.4	61.0	71	49	4	3
Liberty Mutual	63.8	58.9	85	68	5	7
Farm Bureau	62.6	60.8	92	52	6	4
Nationwide	62.6	58.7	92	72	6	8
The Hartford	61.5	56.2	102	115	8	10
State Farm Insurance	61.1	57.7	108	97	9	9
American Family Insurance	60.9	59.4	112	64	10	6
Travelers	57.4	52.9	138	147	11	11
<i>Other Auto, Property, Casualty</i>	56.5	53.5	-	-	-	-

Sector Benchmarks

Automotive Manufacturers

The following benchmarks are based on experiences of consumers who purchased a new vehicle from the respective manufacturer in the past 24 months. **The average Aii and Sii scores for the Automotive Manufacturer sector are 75.3 and 70.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Toyota	78.6	71.6	4	2	1	1
Honda	78.0	70.8	6	5	2	3
General Motors	74.9	69.2	17	10	3	6
Ford	74.3	71.5	20	3	4	2
Chrysler	74.2	70.0	22	9	5	5
Nissan	73.1	70.1	26	8	6	4
Hyundai	72.4	67.3	30	14	7	7

Sector Benchmarks

Banks and Credit Unions

The following benchmarks are based on the experiences of consumers who have done business with the respective financial institution in the past 12 months. **The average Aii and Sii scores for the Bank and Credit Union sector are 61.9 and 57.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Quicken Loans	69.8	67.2	39	16	1	1
TD Bank	66.4	57.5	59	100	2	3
Chase Bank	62.7	57.4	89	101	3	4
Citi	59.1	54.0	126	133	4	8
Citizens Bank	59.1	54.5	126	130	4	7
PNC Bank	58.9	56.6	130	108	6	6
BB&T Corp.	58.3	58.9	134	68	7	2
SunTrust Bank	58.0	57.2	135	104	8	5
Wells Fargo	57.7	52.7	136	148	9	12
Bank of America / Merrill Lynch	57.2	53.7	140	135	10	10
U.S. Bank	57.1	54.0	141	133	11	8
Fifth Third Bank	56.4	53.3	145	141	12	11
KeyBank	55.3	52.5	150	149	13	13
Other Bank/Credit Union	66.6	63.9	-	-	-	-

Sector Benchmarks

Consumer Durables and Equipment Manufacturers

The following benchmarks are based on experiences of consumers who purchased products from the respective consumer durables or equipment manufacturer in the past 12 months. **The average Aii and Sii scores for the Consumer Durables and Equipment sector are 73.8 and 66.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
John Deere	77.1	73.4	7	1	1	1
Samsung	76.6	64.8	10	28	2	7
LG	73.5	67.1	25	17	3	3
Stanley Black and Decker	72.7	65.2	28	24	4	6
General Electric	72.0	69.1	32	11	5	2
Goodyear	71.5	66.9	34	19	6	4
Whirlpool Corporation	71.5	66.5	34	21	6	5

Sector Benchmarks

Credit Card Providers

The following benchmarks are based on experiences of consumers who used the respective credit cards/payment service brands in the past 12 months. **The average Aii and Sii scores for the Credit Card sector are 63.1 and 56.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Discover	66.0	60.2	63	56	1	1
American Express	65.9	58.4	65	79	2	2
Capital One	64.7	58.0	72	90	3	3
Visa	62.6	56.6	92	108	4	4
MasterCard	60.3	54.8	116	129	5	5

Sector Benchmarks

Delivery & Shipping

The following benchmarks are based on experiences of consumers who have used the respective company to ship packages and/or documents for personal purposes using express delivery in the past 12 months. **The average Aii and Sii scores for the Delivery and Shipping sector are 65.8 and 62.4, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
FedEx	67.1	61.5	53	47	1	3
United Parcel Service (UPS)	66.6	62.8	57	40	2	1
U.S. Postal Service	64.6	62.6	73	41	3	2

Sector Benchmarks

Energy Utilities

The following benchmarks are based on experiences of consumers who used the respective energy utility company for their home in the past 12 months. **The average Aii and Sii scores for the Energy Utilities sector are 57.4 and 57.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
American Electric Power Inc.	65.9	64.4	65	30	1	2
Southern Company	64.4	65.6	76	23	2	1
Edison International (SCE)	61.3	61.1	104	48	3	3
Dominion Energy	61.0	59.8	110	61	4	4
Duke Energy	59.7	58.9	122	68	5	6
Pacific Gas & Electric Corporation	57.6	59.5	137	63	6	5
FirstEnergy Corp	57.0	56.4	142	113	7	8
Consolidated Edison Inc. (ConEd)	56.4	57.8	145	94	8	7
<i>Other Energy Utilities</i>	55.0	54.5	-	-	-	-

Sector Benchmarks

Fuel Companies

The following benchmarks are based on experiences of consumers who purchased fuel or related products from the respective company in the past 12 months. **The average Aii and Sii scores for the Fuel sector are 59.3 and 56.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Chevron	60.3	57.6	116	99	1	2
Shell	60.1	58.4	119	79	2	1
Exxon Mobile	58.6	55.7	131	120	3	3
Philips 66	56.9	54.1	143	132	4	5
BP Amoco	56.1	55.3	147	126	5	4
Valero	52.9	50.9	157	154	6	6
<i>Other Fuel Companies</i>	64.6	58.1	-	-	-	-

Sector Benchmarks

General Merchandise Retailers

The following benchmarks are based on experiences of consumers who purchased from the respective general merchandise retailer in the past 12 months. **The average Aii and Sii scores for the General Merchandise Retail sector are 66.4 and 58.4, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Amazon	79.9	64.9	2	26	1	1
eBay	76.4	62.3	11	42	2	3
Costco Wholesale	74.3	64.6	20	29	3	2
Nordstrom	69.4	60.9	41	50	4	5
Dollar Tree Inc.	66.6	57.7	57	97	5	7
Target	64.5	58.5	74	77	6	6
Dollar General	62.7	61.7	89	45	7	4
Kohl's	61.8	56.1	98	117	8	8
Macy's	61.2	56.1	106	117	9	8
Walmart	60.8	53.7	114	135	10	10
Ross Stores Inc.	58.4	52.3	133	150	11	12
J.C. Penney	56.5	53.5	144	139	12	11
Sears	50.7	48.6	161	159	13	13

Sector Benchmarks

Health Insurance Providers

The following benchmarks are based on experiences of consumers who used the respective health insurance provider in the past 12 months. **The average Aii and Sii scores for the Health Insurance sector are 60.7 and 58.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Kaiser Permanente	72.6	68.4	29	13	1	1
Humana	61.9	58.2	97	83	2	3
UnitedHealthcare	60.9	58.6	112	75	3	2
Anthem Blue Cross and Blue Shield	59.1	56.5	126	111	4	4
Aetna	55.5	53.1	148	143	5	5
<i>Other Health Insurance</i>	60.2	58.9	-	-	-	-

Sector Benchmarks

Lodging Brands

The following benchmarks are based on experiences of consumers who stayed at the respective paid accommodation in the U.S. in the past 12 months. **The average Aii and Sii scores for the Lodging sector are 64.2 and 59.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Airbnb	76.7	63.3	9	35	1	1
Hilton	69.8	63.0	39	37	2	2
Choice Hotels	64.4	59.7	76	62	3	3
Marriott	64.4	57.8	76	94	3	8
IHG/Intercontinental	61.5	58.2	102	83	5	6
Best Western	60.1	58.5	119	77	6	4
Wyndham	59.2	58.3	125	81	7	5
LaQuinta Inns	58.5	58.2	132	83	8	6
Motel 6	55.5	52.2	148	151	9	9

Sector Benchmarks

Investment Services

The following benchmarks are based on experiences of consumers who did business with the respective investment services provider in the past 12 months. **The average Aii and Sii scores for the Investment Services sector are 66.4 and 59.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Charles Schwab	71.3	64.9	36	26	1	1
Fidelity	68.4	59.1	46	67	2	4
Morgan Stanley	67.8	64.1	49	33	3	3
Ameriprise Financial	67.2	64.2	52	32	4	2
<i>Other Investment Services</i>	65.5	56.9	-	-	-	-

Sector Benchmarks

Life and Disability Insurance

The following benchmarks are based on experiences of consumers who have done business with the respective insurance company that provides life, disability, and/or investment plans in the past 12 months. **The average Aii and Sii scores for the Life and Disability Insurance sector are 62.2 and 58.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Aflac Inc.	73.7	67.0	24	18	1	1
Farmers Insurance	64.1	58.2	83	83	2	2
MetLife Inc.	61.7	58.1	99	87	3	3
Prudential Financial	61.2	56.2	106	115	4	4
<i>Other Life and Disability Insurance</i>	59.1	55.1	-	-	-	-

Sector Benchmarks

Restaurants

The following benchmarks are based on experiences of consumers who patronized the respective restaurant in the past 12 months. **The average Aii and Sii scores for the Restaurants sector are 65.9 and 57.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Chick-fil-A	74.8	70.3	18	7	1	1
Starbucks	71.8	60.1	33	57	2	3
Panera	70.5	63.2	38	36	3	2
Subway	66.3	58.1	60	87	4	6
Taco Bell	66.3	55.7	60	120	4	9
Dunkin' Donuts	65.9	55.2	65	127	6	10
Domino's	65.8	58.3	68	81	7	5
Wendy's	65.5	60.0	70	58	8	4
Pizza Hut	64.2	57.4	81	101	9	7
Burger King	61.6	56.5	100	111	10	8
McDonald's Corp	61.1	51.9	108	152	11	11
<i>Other Restaurants</i>	70.4	55.3	-	-	-	-

Sector Benchmarks

Specialty Retailers

The following benchmarks are based on experiences of consumers who purchased from the respective specialty retail store in the past 12 months. **The average Aii and Sii scores for the Specialty Retail sector are 66.0 and 59.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Ikea	79.1	70.4	3	6	1	1
L Brands Inc.	72.1	57.8	31	94	2	7
Bed Bath & Beyond	68.5	60.3	45	54	3	3
TJX	68.1	60.5	48	53	4	2
Best Buy	67.3	58.0	51	90	5	6
The Home Depot	64.5	58.6	74	75	6	5
Lowe's Home Improvement	63.0	59.3	87	65	7	4
Gap Inc.	62.7	56.6	89	108	8	8
Staples, Inc.	59.6	55.9	123	119	9	9
Office Depot Inc.	57.3	53.4	139	140	10	10
<i>Other Specialty Retail</i>	69.9	61.6	-	-	-	-

Sector Benchmarks

Supermarket and Drug Stores

The following benchmarks are based on experiences of consumers who purchased from the respective food/supermarket/drug store chain in the past 12 months. **The average Aii and Sii scores for the Supermarket and Drug Store sector are 61.7 and 58.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Aldi	75.5	66.8	14	20	1	2
Trader Joe's	75.1	66.4	16	22	2	3
Whole Foods Market	71.2	68.7	37	12	3	1
Publix Super Markets	67.6	63.7	50	34	4	4
Kroger	64.2	59.3	81	65	5	5
Walgreens	60.4	58.0	115	90	6	7
CVS	59.1	58.1	126	87	7	6
Safeway	55.3	53.0	150	145	8	10
Albertsons	54.8	53.7	153	135	9	8
Rite Aid	54.5	53.6	155	138	10	9
Ahold	39.0	40.7	163	163	11	11

Sector Benchmarks

Technology Companies

The following benchmarks are based on experiences of consumers who used or purchased from the respective online services, software, computer, or electronics brand in the past 12 months. **The average Aii and Sii scores for the Technology sector are 72.4 and 60.0, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	81.5	65.0	1	25	1	1
Netflix	78.1	61.6	5	46	2	5
Microsoft	75.5	63.0	14	37	3	3
Google	74.7	64.3	19	31	4	2
Uber	74.1	60.0	23	58	5	7
Adobe	73.1	58.0	26	90	6	9
Dell	69.4	60.9	41	50	7	6
HP (Hewlett-Packard)	69.1	58.9	43	68	8	8
Intuit	68.7	51.7	44	153	9	16
Facebook/Instagram	66.8	53.2	56	142	10	14
Lyft	66.2	62.0	62	44	11	4
Twitter	66.0	56.9	63	106	12	10
Priceline	65.7	55.5	69	125	13	12
Expedia Inc.	64.0	55.2	84	127	14	13
LinkedIn	62.8	53.1	88	143	15	15
Lenovo	61.6	55.6	100	122	16	11

Sector Benchmarks

Television and Internet Service Providers

The following benchmarks are based on experiences of consumers who have done business with the respective television subscription, internet service, or home telephone service provider in the past 12 months. **The average Aii and Sii scores for the TV and Internet Service sector are 58.6 and 52.6, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
DISH Network	64.3	57.3	79	103	1	1
Comcast/Xfinity	60.3	53.0	116	145	2	2
Spectrum	54.9	50.2	152	156	3	4
Altice/Optimum/SuddenLink	54.7	50.3	154	155	4	3
Cox Communications	54.2	48.3	156	160	5	6
CenturyLink	52.3	49.1	158	157	6	5
Frontier	47.4	45.7	162	162	7	7
Other TV and ISP	60.1	54.2	-	-	-	-

Sector Benchmarks

Wireless/Cellular Phone Companies

The following benchmarks are based on experiences of consumers who have done business with the respective wireless/cell phone company in the past 12 months. **The average Aii and Sii scores for the Wireless/Cellular Phone sector are 63.5 and 56.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
T-Mobile	68.2	60.0	47	58	1	1
Sprint	62.6	55.6	92	122	2	3
TracFone	62.1	55.6	96	122	3	3
AT&T/DIRECTV/U-Verse	61.3	56.4	104	113	4	2
Verizon/Fios	61.0	54.4	110	131	5	5
<i>Other Wireless/Cellular Phone</i>	69.0	61.4	-	-	-	-

About Rockbridge Associates, Inc.

Rockbridge is an outcome-based research firm that has been leading Fortune 500 and mid-sized firms on their innovation and marketing strategy for over two decades.

Rockbridge is built on the core belief that for us to succeed, we must help our clients succeed. This belief is at the heart of everything we do. It's why we take the time to understand the challenges our clients are facing, and is why we design solutions with the sole purpose of discovering insights that drive business outcomes.

Our executive team has received numerous accolades for their thought leadership in customer experience and loyalty research, as well as technology adoption and innovation. We are marketing research innovators, having written more influential books, produced more award-winning scientific research, and presented at more industry forums than comparable research firms.

We have studied technology adoption in our National Technology Readiness Survey (NTRS) since 1999. Using the survey, we have developed the TechQual™/Technology Readiness Index, a groundbreaking metric for explaining and predicting consumer behavior for innovative products and services, which has been used to study technology issues by academics and consultants in more than 40 countries.

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Contact Us

If you would like to talk to us about anything you have read in this report, please contact Joe Taliuaga at taliuaga@rockresearch.com.

