JULY 2020

UK Customer
Satisfaction Index

The state of customer satisfaction in the UK

Foreword

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The latest UK Customer Satisfaction Index (UKCSI) suggests that, on average, customer satisfaction across the UK economy has remained flat over the last year. But of course that does not tell the full story. We have all been shaken, and changed by the COVID-19 crisis. Arguably its impact and consequences will dominate the customer experience environment for many years to come. In this report we have begun to examine the implications for customers and organisations, the emergent learnings, and how organisations should recalibrate their service strategy in the next year.

The customer experience environment has changed and is volatile

The UKCSI suggests that the impact of COVID-19 has varied across sectors and organisations. Customer satisfaction with Public Services, especially Local Services, has improved, whereas the Tourism and Insurance sectors appear to have been adversely impacted.

Anecdotal feedback we have received from members suggests that many organisations have seen a boost in their customer satisfaction ratings since the COVID-19 lockdown. Encouragingly, across the UKCSI as a whole, more organisations have improved by at least 2 points and fewer have dropped by 2 points or more, compared to the July 2019 UKCSI. In truth, we are seeing an increasingly polarised outcome. There is no doubt that some organisations have responded to the crisis more effectively than others, in terms of their agility, employee engagement and care for customers. As the lockdown eases, these attributes will be further tested. Differences in the customer satisfaction and business performance of organisations are likely to be starker.

The customer experience environment has changed and is volatile. Many customers have been personally impacted by the COVID-19 crisis. Some have experienced a drastic change in their financial situation, employment status or domestic arrangements. Others may be at risk or suffering from physical or mental health conditions, or have responsibility for caring for others. In many cases, customers' needs and priorities when dealing with organisations have changed significantly and will continue to evolve, often in unpredictable ways. It's vital that organisations understand how their customer experience is performing and how customer expectations are shifting. Above all, customers need to know what to expect from organisations and how to access services, help and advice.

Organisational resilience, agility and culture have been exposed in the COVID-19 crisis

The COVID-19 crisis has highlighted the crucial importance of organisational resilience, agility, risk management and planning. Organisations have had to make changes in the way they deliver service in order to cope with a reduced number of employees, protect the health of employees and customers, respond to sudden changes in demand and support vulnerable customers. Some organisastions have managed better than others in maintaining supply chains and adapting working practices to maintain their service; and as a consequence they are likely to be rewarded with higher customer satisfaction, trust and better financial results. In some cases, the crisis has forced organisations to reexamine the sustainability of serving diverse customers through multiple channels, across a range of products and services, as well as making customers and consumers really reflect on what their needs are.

Service professionals have become the essential key workers who have kept our country functioning at an acutely difficult time. If there has ever been a question about whether an organisation's people are its most valuable asset, this has surely been answered by the experience of the COVID-19 crisis. Our research shows that customers recognise and appreciate employees' contribution and believe that protecting the health of employees should be organisations' top priority.

The COVID-19 crisis has highlighted that customer service is not just a function or a transaction that can be dialled up or down, but is the expression of an organisation's purpose, values and culture. Agility, innovation commercial acumen and customer care are not created overnight but are the products of a long-term focus on culture and values. Maintaining this focus will be critical as we enter an even more challenging financial landscape.

Now is a time to reset business and customer objectives and focus on employee engagement, service productivity and innovation

I believe organisations will need to reexamine who they serve, how they provide service, the value they create and the sustainability of operating models. The central challenges will be managing financial pressures alongside developing a culture of employee engagement, innovation and genuine care for customers: both are essential to achieve short and long-term objectives. Service productivity, innovation and agility will be critical in determining if organisations succeed, or even if they survive.

Productivity has distinct characteristics in a service context, not least the role of customers both as influencers and consumers of an organisation's productivity. If organisations look at productivity only in a narrow, transactional context, they will miss significant opportunities to reduce effort and generate value by harnessing technology to streamline routine issues, enabling employees to spend more time on complex or high value activity.

Organisations will need to develop the culture, capacity and capabilities to generate ideas, qualify and operationalise them to deliver service and financial benefits, whilst maintaining a focus on core activities. The need for speed in this area is increasingly important. Often, a key challenge is not in generating new ideas but selecting the right ideas in which to invest time and resources.

Our purpose at The Institute is to champion, challenge and provide insight, ideas and practical tools to help you improve your service and create a sustainable future for your organisatlon, employees and ultimately for the customers you serve. In these challenging times this purpose has never felt more urgent or relevant. Each of us has the opportunity and responsibility to help shape the future for our organisations and customers. I hope that you will find this report a valuable resource.

As ever, I welcome your feedback and look forward to working with you at this critical time for our economy and society.
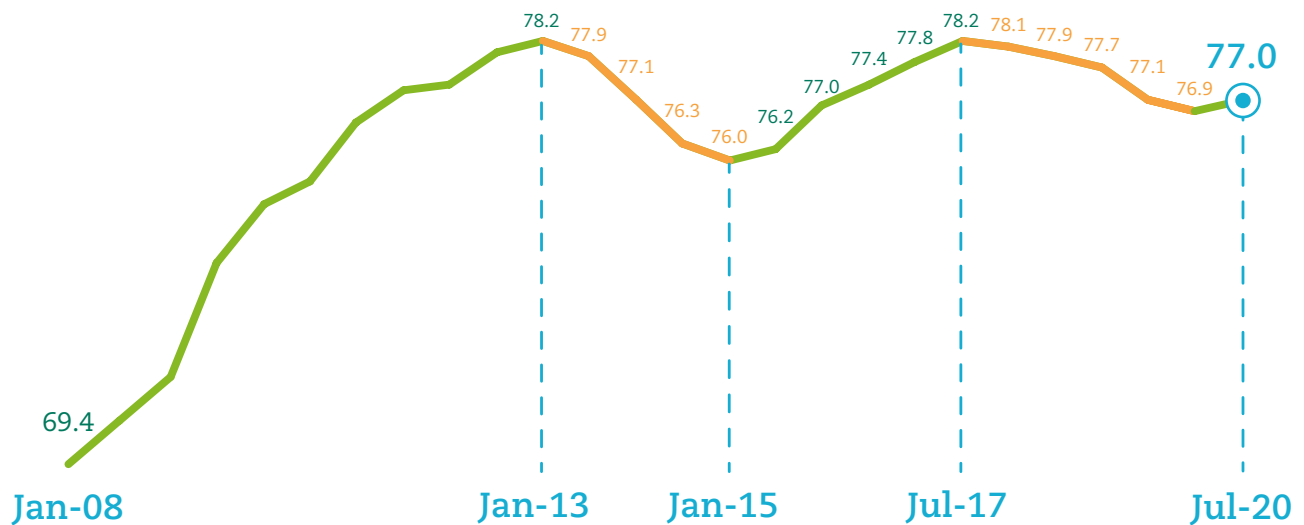
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Executive Summary

An independent, national benchmark of customer satisfaction across 13 sectors

The July 2020 UKCSI is 77.0 (out of 100), 0.1 points lower than a year ago and 1.2 points below the highpoint recorded in July 2017

The UKCSI is an independent, national benchmark of customer satisfaction published each January and July. The UKCSI measures customers' experiences and relationships with organisations on 26 metrics which are based on research into customer priorities[1]. This UKCSI covers 271 organisations across 13 sectors.

The research for this UKCSI is based on 45,000 customer responses conducted in 2 waves of research: the first wave was conducted between 10 September and 7 October 2019; the second wave was conducted between 16 March and 13 April 2020.

Jan-08   Jan-13   Jan-15   Jul-17   Jul-20

69.4   78.2   77.9   77.1   76.3   76.0   76.2   77.0   77.4   77.8   78.2   78.1   77.9   77.7   77.1   76.9   77.0

[1] Experiences, Emotions and Ethics, Institute of Customer Service, 2018. Available at www.instituteofcustomerservice.com/research

Customer satisfaction with Public Services has improved but with the Tourism sector it has fallen
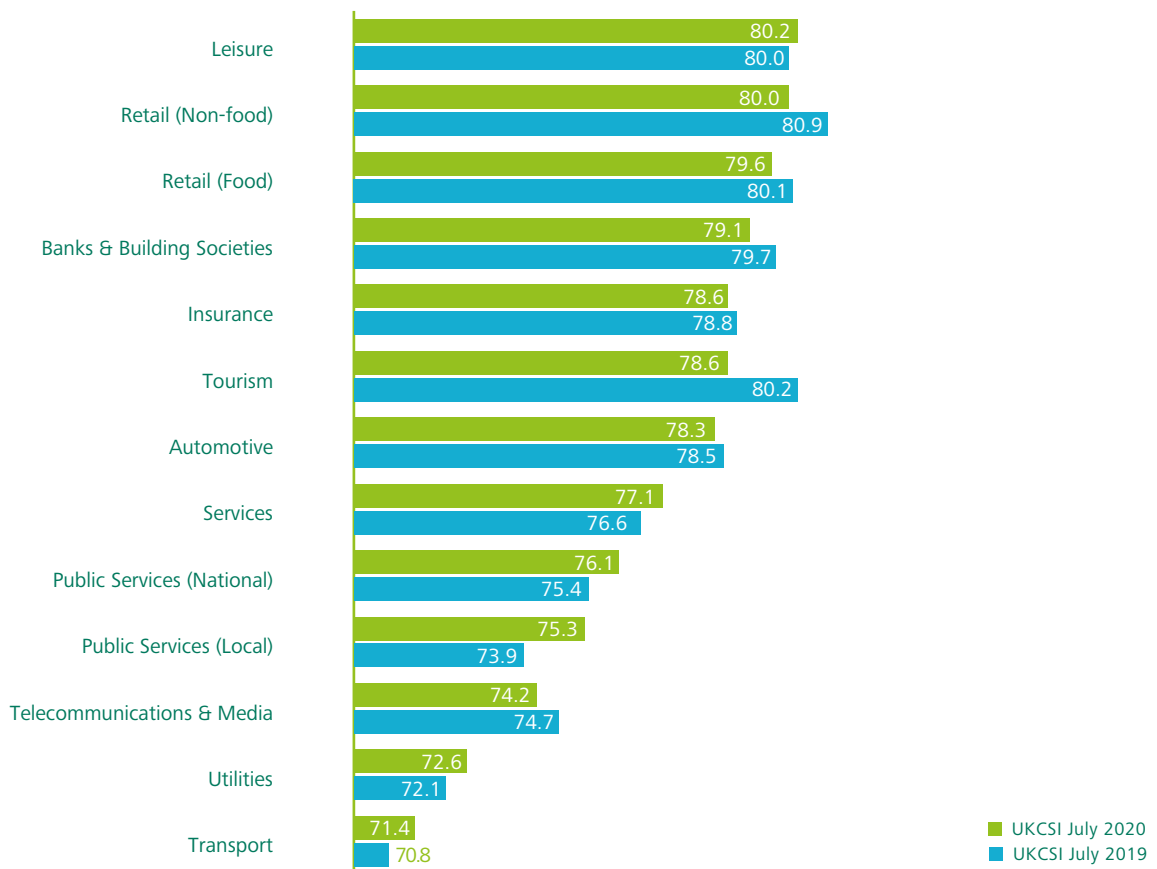
Leisure is the highest rated sector, with a UKCSI score of 80.2

Retail (Non-food) is the second highest rated sector but its UKCSI score of 80.0 is its lowest for 10 years. Similarly, while Retail (Food) has fallen by just 0.5 points compared to a year ago, its score of 79.6 is its lowest since January 2015.

The Public Services (Local) sector has improved by 1.4 points compared to July 2019. The biggest improvements are for satisfaction with complaint handling and the number of experiences rated as being right first time.

Customer satisfaction in the Tourism sector fell by 1.6 points to 78.6, the sector's biggest ever year on year fall and its lowest score since 2009.

For the first time since January 2015, the Telecommunications and Media sector has registered a drop in customer satisfaction. Its UKCSI of 74.2 is 0.5 points lower than a year ago.

Sector	UKCSI July 2020	UKCSI July 2019
Leisure	80.2	80.0
Retail (Non-food)	80.0	80.9
Retail (Food)	79.6	80.1
Banks & Building Societies	79.1	79.7
Insurance	78.6	78.8
Tourism	78.6	80.2
Automotive	78.3	78.5
Services	77.1	76.6
Public Services (National)	76.1	75.4
Public Services (Local)	75.3	73.9
Telecommunications & Media	74.2	74.7
Utilities	72.6	72.1
Transport	71.4	70.8

Despite the stagnation in overall customer satisfaction the number of organisations that have improved year on year by at least 2 points has increased

271 Organisations and organisation types in the UKCSI

49↑ Organisations have improved yoy by at least two points

53↓ Organisations have experienced a yoy drop of at least 2 points

The highest rated organisations for customer satisfaction are John Lewis (85.3), Nationwide (84.4), first direct (84.2), M & S (Non-food) (84.0) and M & S (food) (83.5).
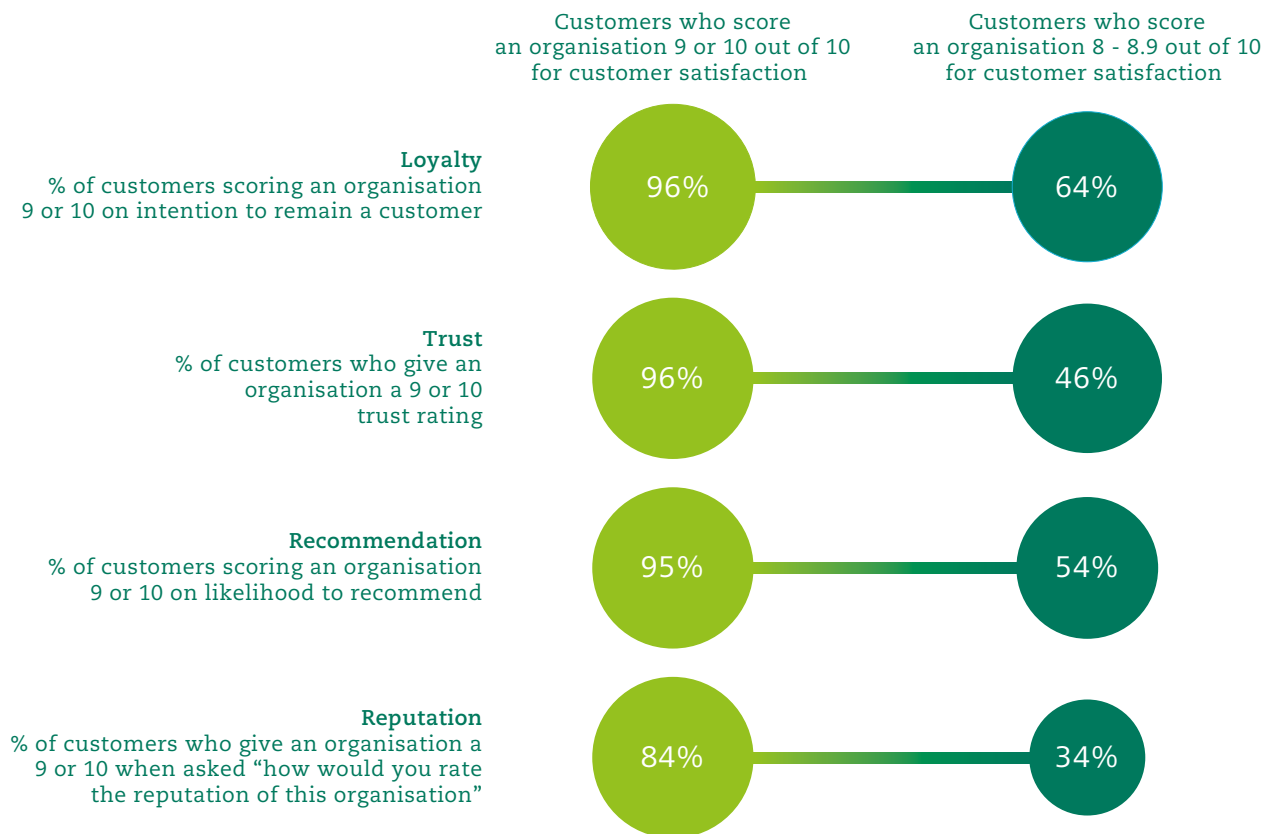
July-20 Rank	Organisation	Sector	July-20 Score	July-19 Score	July-19 Rank	Change in score July -19 to July -20
1	John Lewis	Retail (Non-food)	85.3	85.3	4	0.0
2	Nationwide	Banks & Building Societies	84.4	84.2	8	0.2
3	first direct	Banks & Building Societies	84.2	86.8	1	-2.6 ▼
4	M & S	Retail (Non-food)	84.0	83.4	11	0.6
5	M & S (food)	Retail (Food)	83.5	80.5	49	3.0 ▲
6 =	Amazon.co.uk	Retail (Non-food)	83.3	84.4	6	-1.1 ▼
6 =	Subway	Leisure	83.3	81.3	31	2.0 ▲
8 =	LV=	Insurance	83.0	83.6	10	-0.6 ▼
8 =	Nationwide Insurance	Insurance	83.0	81.6	26	1.4 ▲
10 =	Aldi	Retail (Food)	82.9	81.9	24	1.0 ▲
10 =	Premier Inn	Tourism	82.9	83.0	13	-0.1 ▼

▲ Increase in UKCSI score of less than one point   ▼ Fall in UKCSI score   ▲ Increase in UKCSI score of one point or more

Achieving a 9 or 10 out of 10 for customer satisfaction is linked to especially high levels of trust, recommendation, loyalty and reputation

The highest performing organisations for customer satisfaction typically receive strong ratings across the range of customer satisfaction dimensions and measures. In particular, the top 50 organisations receive a much higher proportion of 9 or 10 out of 10 ratings, compared to other organisations.

Across the average of all organisations in the UKCSI, achieving a 9 or 10 (out of 10) for customer satisfaction has a much stronger effect even than an 8 out of 10 in generating the highest levels of trust, recommendation, loyalty and reputation.

Customers who score an organisation 9 or 10 out of 10 for customer satisfaction

Customers who score an organisation 8 - 8.9 out of 10 for customer satisfaction

Loyalty
% of customers scoring an organisation 9 or 10 on intention to remain a customer

96% — 64%

Trust
% of customers who give an organisation a 9 or 10 trust rating

96% — 46%

Recommendation
% of customers scoring an organisation 9 or 10 on likelihood to recommend

95% — 54%

Reputation
% of customers who give an organisation a 9 or 10 when asked "how would you rate the reputation of this organisation"

84% — 34%

4 of the top 50 organisations in July 2020 have appeared for the first time in the UKCSI.

Starling Bank's score of 80.6 makes it the fourth highest rated Bank after Nationwide, first direct and The Co-operative Bank. Octopus Energy and Bulb both appear for the first time and are the highest rated organisations in the Utilities sector. Amazon (Prime) also makes its first appearance in the UKCSI.

Customer satisfaction scores for all listed organisations in each sector, as well as a range of UK and sector benchmarks relating to channels, types of experience and complaints can be found in the 13 sector reports[2] which are published alongside this report.

[2] Available at www.instituteofcustomerservice.com/ukcsi

Banks and Building Societies: higher customer satisfaction is linked to net current account gains

Banks or Building Societies whose customer satisfaction was at least 1 point better than the sector average recorded an average of 4,766 net current account gains[3], compared to -1,798 for organisations whose UKCSI was at least 1 point below the Banks and Building Societies sector average.

Average current account quarterly net gains: 1 Oct 2019 – 31 December 2019

4,766

-1,798

■ Banks & Building Societies with a UKCSI at least 1 point above sector average　　■ Banks & Building Societies with a UKCSI at least 1 point below sector average

Nationwide, with a rating of 85.0 in the January 2020 UKCSI, registered 14,959 net current account gains. RBS and TSB received the sector's lowest scores in the January 2020 UKCSI and suffered net current account losses of − 7,782 and − 9,106 respectively.

Sales have grown across the Retail (Food) sector

Almost all major food retailers experienced substantial year on year sales growth although the extent of growth[4] varied by organisation. However, M & S reported a 4.6% fall in its food hall sales (excluding restaurants) in the six weeks to 9 May 2020[5], despite receiving the highest UKCSI score in the sector (83.5). M & S's lower levels of food sales have been attributed to the location of its stores in city and town centres or transport hubs which have witnessed hugely reduced customer footfall as a result of COVID-19.

[3] Based on Current Account Switching Service Dashboard Issue 26 and the corresponding UKCSI, January 2020
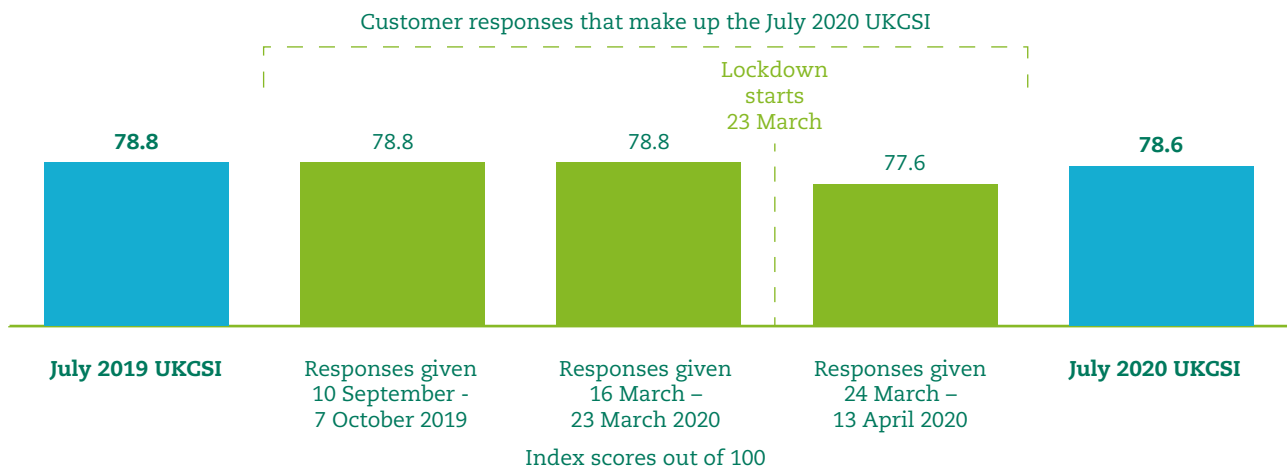[4] Kantar World Panel: 12 weeks to 19 April 2020
[5] The Guardian 20 May 2020 www.theguardian.com/business/2020/may/20/marks-and-spencer-takes-145m-hit-on-unsold-stock-as-clothing-sales-fall-coronavirus

The impact of COVID-19 and the lockdown on customer satisfaction is most apparent in the Insurance, Tourism and Public Services sectors
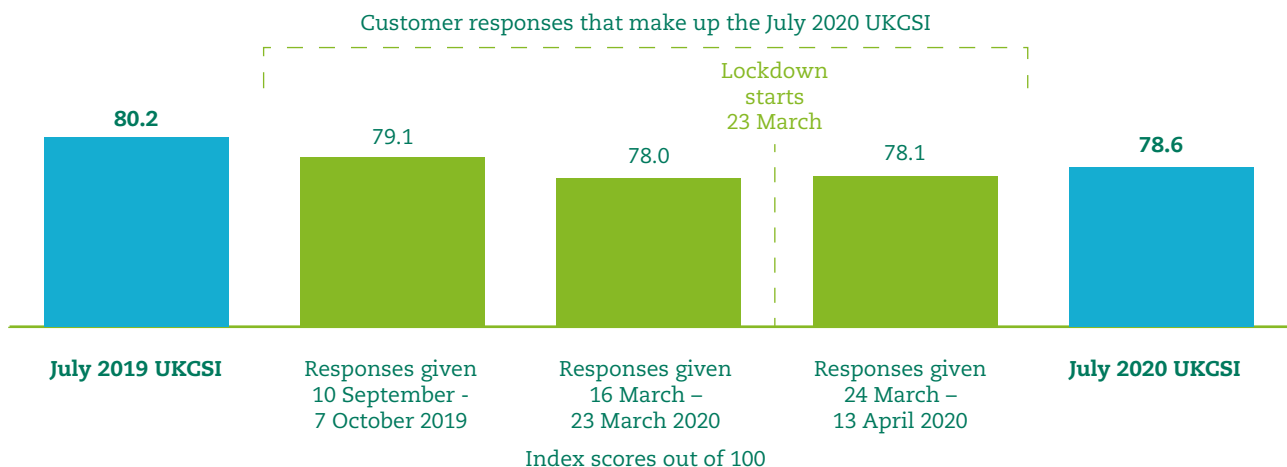
Insurance: cost and reputation challenges

Average customer satisfaction in the Insurance sector is just 0.2 points lower than a year ago but appears to have dropped by more than 1 point for experiences recorded in the weeks after the lockdown was introduced. This fall was evident in a drop in satisfaction for experiences related to Home and Motor Insurance and a spike in the number of customers who said they had experienced a problem with an organisation.

Customer responses that make up the July 2020 UKCSI

Lockdown starts 23 March

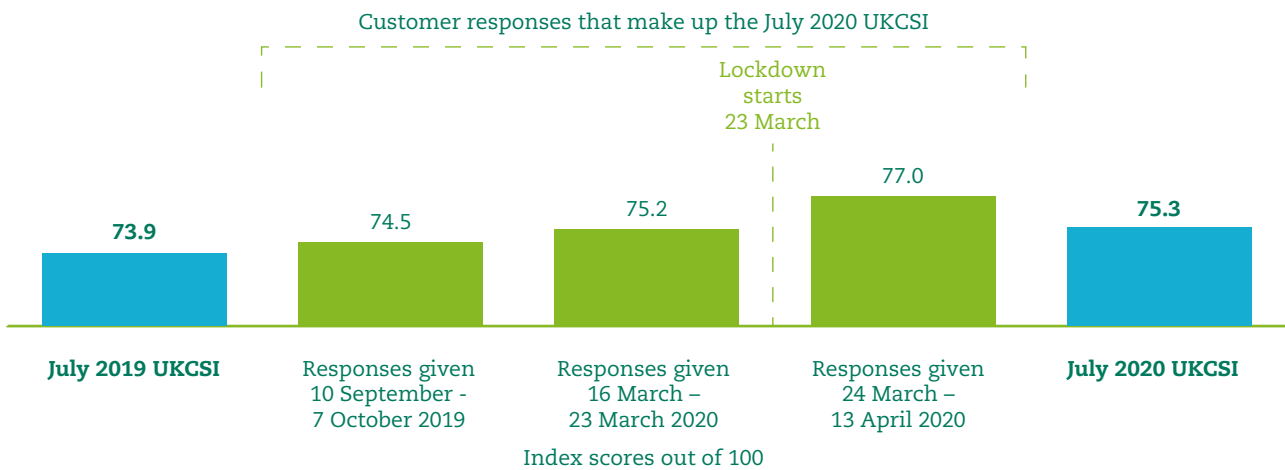| 78.8	78.8	78.8	77.6	78.6
July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	**July 2020 UKCSI**

Index scores out of 100

Tourism: a decline in customer satisfaction driven by an increase in problems and reduced satisfaction with complaint handling

Tourism has registered its lowest score since 2009. In responses given in March and April 2020, over 13% of customers said they had experienced a problem with an organisation, the highest ever recorded for the sector.

Customer responses that make up the July 2020 UKCSI

Lockdown starts 23 March

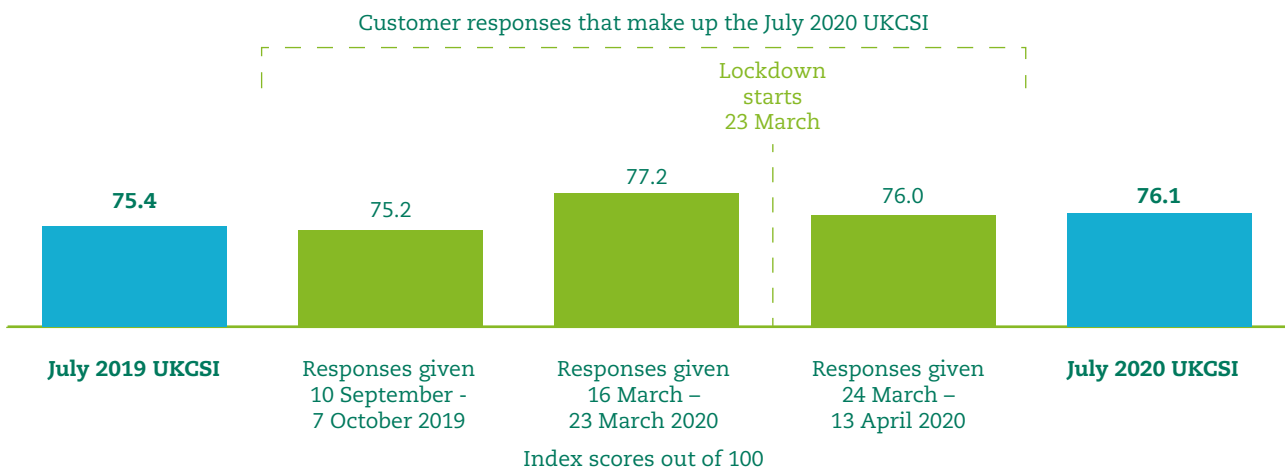| 80.2	79.1	78.0	78.1	78.6
July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	**July 2020 UKCSI**

Index scores out of 100

Public Services: customer satisfaction has improved but varies across organisations and organisation types

Customer satisfaction with the Public Services (Local) sector has continued to improve since autumn 2019. GP surgery / health centre, your local Ambulance Service, your local Council and your local Police Service in particular attracted higher customer satisfaction ratings for experiences recorded just before and after the lockdown was introduced.

Customer responses that make up the July 2020 UKCSI

Lockdown starts 23 March

73.9	74.5	75.2	77.0	**75.3**
July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	**July 2020 UKCSI**

Index scores out of 100

In the Public Services (National) sector, customer satisfaction is 0.7 points higher than in July 2019. But the growth in satisfaction was concentrated in responses given in March 2020, before the lockdown was introduced. In the weeks following the lockdown, average customer satisfaction fell by more than 1 point, with more customers experiencing problems and a drop in satisfaction with complaint handling.

Customer responses that make up the July 2020 UKCSI

Lockdown starts 23 March

75.4	75.2	77.2	76.0	**76.1**
July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	**July 2020 UKCSI**

Index scores out of 100

Customers believe that protecting employees and vulnerable customers should be top priorities for organisations

What are the most important things organisations should focus on during the COVID-19 crisis?

Do the right thing to protect their employees	40.1%
Prioritise the needs of vulnerable customers	39.8%
Keep customers updated	39.7%
Maintain availability of the products/services they provide	38.3%

Our research suggests that customers particularly recognise, appreciate and value the essential role of customer service employees during the COVID-19 crisis.

How has the COVID-19 crisis changed the way you feel about employees who work in customer service roles ?

65.6%	32.6%	1.8%

● I value their role more than before   ● No change   ● I value their role less than before

As the lockdown measures to contain COVID-19 are gradually eased, four key factors will frame the challenges for organisations

1 The evolving threat of COVID-19 and measures needed to reduce the threat

2 Changes in customer needs, preferences and behaviours

3 Economic legacy for organisations, communities and individuals

4 Organisations' priorities: short-term sales or service and care for customers?

The central challenge for organisations will be to manage financial pressures alongside a commitment to serving customers to achieve both short and long-term objectives. This suggests that focusing on productivity, employee engagement, agility and innovation will be crucial.

Based on the evidence in this UKCSI we have identified 8 key areas of focus for organisations in the context of the evolving COVID-19 crisis

1 Reset business and customer experience objectives

2 Protect the health and well-being of employees

3 Support, develop and empower employees

4 Prioritise the needs of vulnerable customers

5 Make sure your customers know how to access services and contact your organisation for help and advice

6 Understand how customers' needs and priorities are evolving

**7** Focus on improving service productivity

8 Develop your capacity for innovation and agility

1

Customer satisfaction in the UK

The average level of customer satisfaction has stagnated over the past year

The July 2020 UKCSI is 77.0 (out of 100), 0.1 points lower than a year ago and 0.1 points higher than in January. This UKCSI is 1.2 points below the highpoint recorded in July 2017.
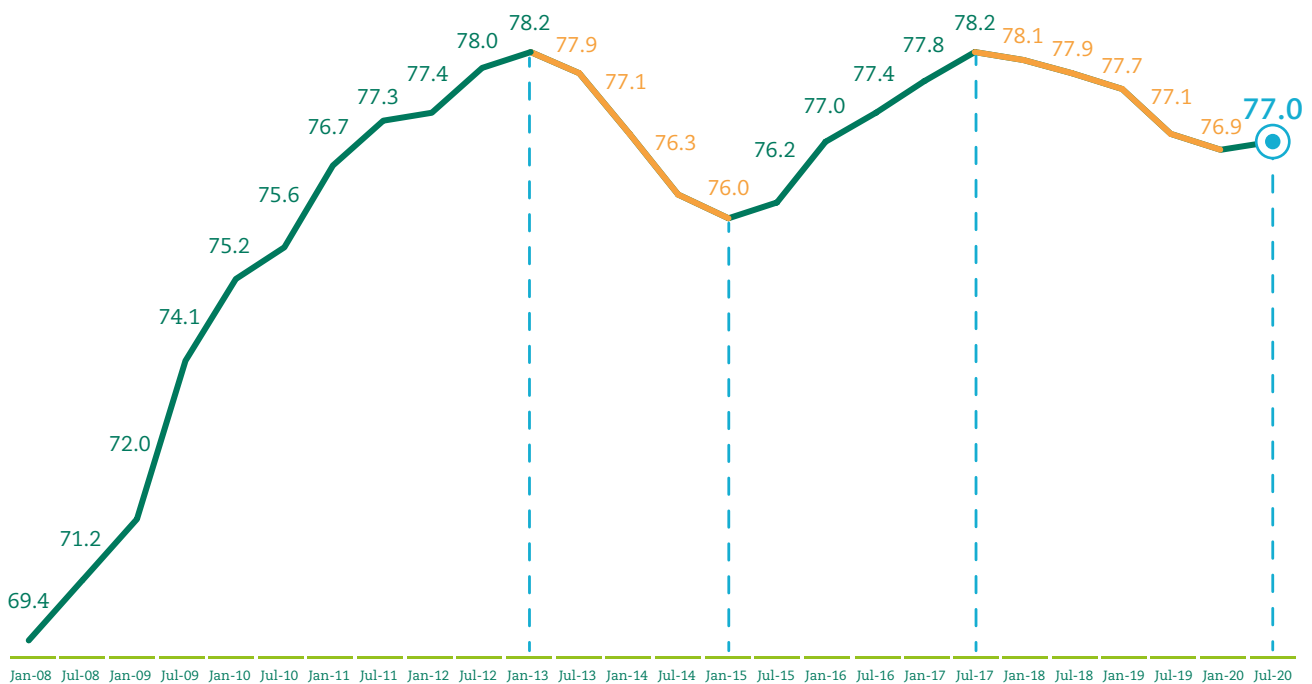
16 of the 26 individual metrics which comprise the UKCSI are at the same level as in July 2019. The biggest year on year change for any metric is for satisfaction with the outcome of the complaint, down 0.2 points to 5.9 (out of 10). The proportion of customers who experienced a problem with an organisation was 14.1%, 0.2 percentage points lower than a year ago. 81% of customer experiences were rated as "right first time", up 1 percentage point on July 2019.

The UKCSI gives insight into customers' interactions with organisations and expectations about their broader relationship with an organisation. As well as an overall index score, the UKCSI includes scores for five distinct dimensions of customer satisfaction.

There has been a modest decline in satisfaction scores for the Experience, Complaint Handling and Customer Ethos dimensions, although the Ethics and Emotional Connection dimensions have improved slightly compared to July 2019.

Dimension (score out of 100)	July 2020	July 2019	Year-on-year change
Experience Measures the quality of customers' experiences and interactions with organisations	78.0	78.3	-0.3
Complaint Handling How organisations respond and deal with problems and complaints	58.8	59.2	-0.4
Customer Ethos Extent to which customers perceive that organisations genuinely care about customers and build the experience around their customers' needs	76.5	76.6	-0.1
Emotional Connection The extent to which an organisation engenders feelings of trust and reassurance	76.2	76.1	0.1
Ethics Reputation, openness and transparency and the extent to which an organisation is deemed to "do the right thing"	75.2	75.0	0.2

Customer satisfaction with Public Services organisations has improved but with the Tourism sector it has fallen
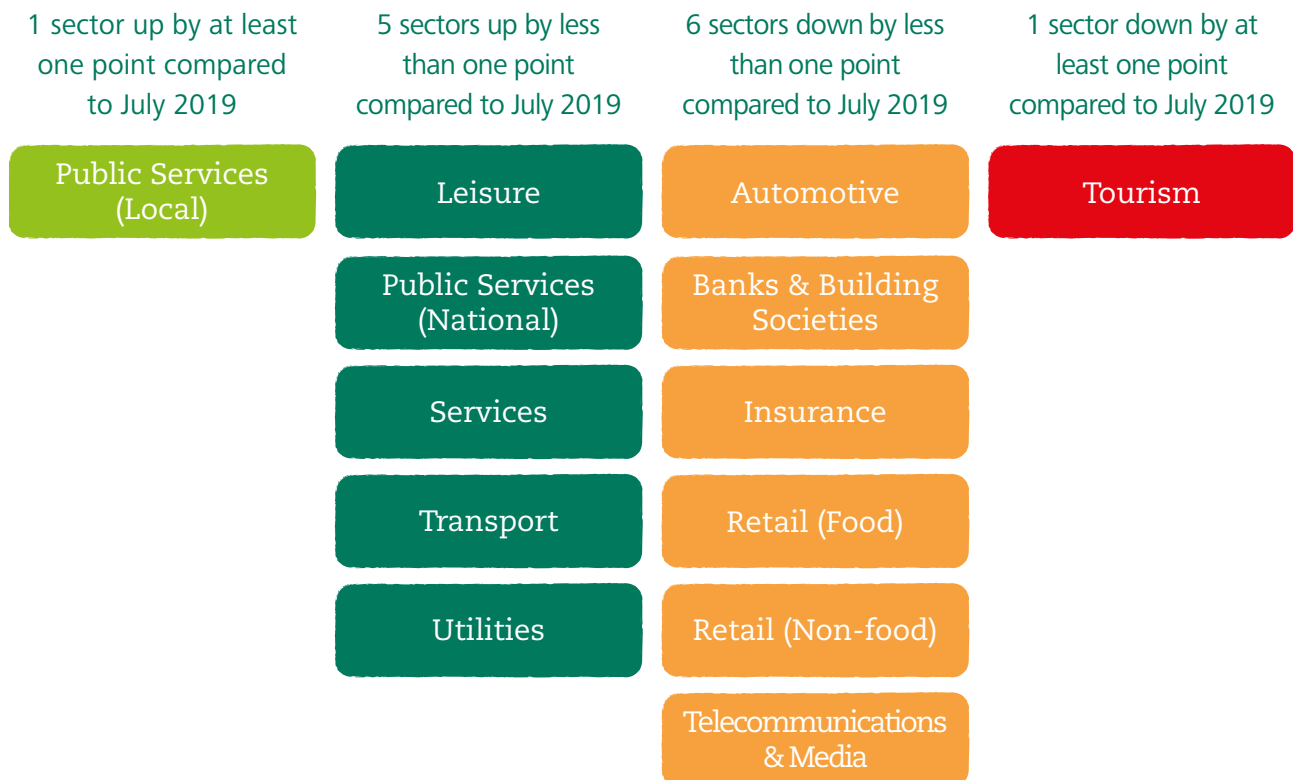
1 sector up by at least one point compared to July 2019	5 sectors up by less than one point compared to July 2019	6 sectors down by less than one point compared to July 2019	1 sector down by at least one point compared to July 2019
Public Services (Local)	Leisure	Automotive	Tourism
	Public Services (National)	Banks & Building Societies	
	Services	Insurance	
	Transport	Retail (Food)	
	Utilities	Retail (Non-food)	
		Telecommunications & Media	

The Public Services (Local) sector has improved by 1.4 points compared to July 2019. The biggest improvements are for complaint handling (each of the complaints measures is at least 0.4 points out of 10 higher than a year ago) and for the number of right first time experiences, up 4.7 percentage points to 76.9%. However, customer satisfaction for organisation types in the Public Services (Local) sector was variable. Whilst GP surgery / health centre, your local Police Service and your local Council all improved by at least 2 points compared to last year, your local Library and your local Fire service both dropped by more than 2 points.

Customer satisfaction in the Tourism sector fell by 1.6 points to 78.6, the sector's biggest ever year on year fall and its lowest score since 2009. The biggest areas of decline were for satisfaction with complaint handling. Although the proportion of experiences rated as right first time was the same as in July 2019 (81.8%), the proportion that were not right first time increased by 1.2 percentage points to 11.1% of experiences. 8 of the 22 organisations receiving a score in the Tourism sector were rated at least 2 points lower than a year ago.

Leisure is the highest rated sector in the July 2020 UKCSI, slightly ahead of Retail (Non-food) and Retail (Food).

Year on year changes in customer satisfaction by sector

Sector	July 2020 UKCSI score (out of 100)	12 month change (compared to July 2019)	6 month change (compared to Jan 2020)	Highest scoring organisation in the sector	Highest organisation's score
Leisure	80.2	0.2	0.2	Subway	83.3
Retail (Non-food)	80.0	-0.9	-0.3	John Lewis	85.3
Retail (Food)	79.6	-0.5	-0.3	M & S (food)	83.5
Banks & Building Societies	79.1	-0.6	-0.4	Nationwide	84.4
Insurance	78.6	-0.2	0.2	LV= Nationwide Insurance	83.0
Tourism	78.6	-1.6	-0.9	Premier Inn	82.9
Automotive	78.3	-0.2	-0.1	Toyota	81.9
Services	77.1	0.5	0.4	Timpson	81.3
Public Services (National)	76.1	0.7	0.9	Post Office	79.7
Public Services (Local)	75.3	1.4	1.7	your local Ambulance Service Library	81.9
Telecommunications & Media	74.2	-0.5	-0.6	Tesco Mobile	82.8
Utilities	72.6	0.5	0.3	Octopus Energy	80.9
Transport	71.4	0.6	0.2	Jet2	80.3

▲ Increase in UKCSI score of less than one point   ▼ Fall in UKCSI score of one point or more   ▲ Increase in UKCSI score of one point or more

5 sectors - Leisure, Public Services (National), Services, Transport and Utilities - have increased slightly (by less than 1 point).

In Utilities, both Energy (up by 0.4 points) and Water (up by 0.6 points) have improved slightly.

Year on year customer satisfaction in the Utilities sector

Energy: July 20 = 71.7, July 19 = 71.3
Water: July 20 = 74.0, July 19 = 73.4

Customer satisfaction index scores out of 100

■ July 20
■ July 19

In Transport, satisfaction with Train operators has improved by just over a point, although it is 1.7 points below the Transport sector average and 7.3 points below the overall UKCSI average. Customer satisfaction with Coach operators has improved by 1.5 point but has not risen for Airlines (down 0.4 points).

Customer satisfaction in the Transport sector

Customer satisfaction index scores out of 100

6 sectors – Automotive, Banks and Building Societies, Insurance, Retail (Food), Retail (Non-food) and Telecommunications and Media – have fallen by less than 1 point compared to July 2019. This is the first time since January 2015 that the Telecommunications and Media sector has registered a drop in customer satisfaction.

Although Retail (Non-food) is the second highest rated sector and has dropped by just 0.9 points, its UKCSI score of 80.0 is its lowest for 10 years (since July 2010).

The Retail (Non-food) sector's average score for satisfaction with online experiences, 83.4 is the highest of any sector and 5 points above the UK all-sector average. Retail (Non-food) customers' average level of satisfaction for online experiences is around the same as in July 2019 (0.1 points lower) but it is 2.4 points lower than it was in July 2017.

Similarly, while Retail (Food) has fallen by just 0.5 points compared to a year ago, its score of 79.6 is its lowest since January 2015 and 1.9 points below its July 2017 level. Only two Retail (Food) organisations – M & S and Aldi – have received a better UKCSI score in July 2020 than they did in July 2019.

The top 50 organisations

July-20 Rank	Organisation	Sector	July-20 Score	July-19 Score	July-19 Rank	Change in score July -19 to July -20
1	John Lewis	Retail (Non-food)	85.3	85.3	4	0.0
2	Nationwide	Banks & Building Societies	84.4	84.2	8	0.2
3	first direct	Banks & Building Societies	84.2	86.8	1	-2.6
4	M & S	Retail (Non-food)	84.0	83.4	11	0.6
5	M & S (food)	Retail (Food)	83.5	80.5	49	3.0
6 =	Amazon.co.uk	Retail (Non-food)	83.3	84.4	6	-1.1
6 =	Subway	Leisure	83.3	81.3	31	2.0
8 =	LV=	Insurance	83.0	83.6	10	-0.6
8 =	Nationwide Insurance	Insurance	83.0	81.6	26	1.4
10 =	Aldi	Retail (Food)	82.9	81.9	24	1.0
10 =	Premier Inn	Tourism	82.9	83.0	13	-0.1
12	Tesco Mobile	Telecommunications & Media	82.8	80.5	49	2.3
13	Netflix	Leisure	82.5	83.9	9	-1.4
14	Costa Coffee	Leisure	82.4	79.3	77	3.1
15	Wilko	Retail (Non-food)	82.3	80.0	59	2.3
16	Pets at Home	Retail (Non-food)	82.2	83.0	13	-0.8
17 =	Greggs	Leisure	82.1	82.5	19	-0.4
17 =	The Co-operative Bank	Banks & Building Societies	82.1	78.4	109	3.7
19	Toyota	Automotive	81.9	80.9	39	1.0
20	Direct Line	Insurance	81.8	80.6	47	1.2
21 =	McDonald's	Leisure	81.5	79.3	77	2.2
21 =	Superdrug	Retail (Non-food)	81.5	79.6	67	1.9
23	Timpson	Services	81.3	80.3	53	1.0
24 =	SAGA Insurance	Insurance	81.2	80.2	56	1.0
24 =	Specsavers	Retail (Non-food)	81.2	77.7	129	3.5

▲ Increase in UKCSI score of less than one point   ▼ Fall in UKCSI score   ▲ Increase in UKCSI score of one point or more

July-20 Rank	Organisation	Sector	July-20 Score	July-19 Score	July-19 Rank	Change in score July -19 to July -20
26	Ikea	Retail (Non-food)	81.1	80.6	47	0.5
27 =	Home Bargains	Retail (Non-food)	81.0	82.8	17	-1.8
27 =	Sky Mobile	Telecommunications & Media	81.0	76.6	152	4.4
29 =	Domino's Pizza	Leisure	80.9	79.4	72	1.5
29 =	Octopus Energy	Utilities	80.9	NO DATA	NO DATA	NO DATA
31 =	Holland & Barrett	Retail (Non-food)	80.8	79.1	87	1.7
31 =	Nissan	Automotive	80.8	80.8	42	0.0
33	Starling Bank	Banks & Building Societies	80.6	NO DATA	NO DATA	NO DATA
34 =	Amazon Prime Video	Leisure	80.5	NO DATA	NO DATA	NO DATA
34 =	Churchill	Insurance	80.5	79.8	63	0.7
34 =	Odeon	Leisure	80.5	79.1	87	1.4
37 =	booking.com	Tourism	80.4	80.7	46	-0.3
37 =	Bulb	Utilities	80.4	NO DATA	NO DATA	NO DATA
37 =	Center Parcs	Tourism	80.4	80.8	42	-0.4
37 =	Pret A Manger	Leisure	80.4	76.2	160	4.2
41 =	Honda	Automotive	80.3	81.2	32	-0.9
41 =	Iceland	Retail (Food)	80.3	80.9	39	-0.6
41 =	Jet2	Transport	80.3	82.0	22	-1.7
41 =	Virgin Holidays	Tourism	80.3	75.6	171	4.7
45 =	Jet2holidays.com	Tourism	80.2	83.3	12	-3.1
45 =	NatWest	Banks & Building Societies	80.2	79.4	72	0.8
47 =	Dwr Cymru (Welsh Water)	Utilities	80.1	79.2	84	0.9
47 =	Ford	Automotive	80.1	78.5	107	1.6
47 =	giffgaff	Telecommunications & Media	80.1	82.5	19	-2.4
47 =	Santander	Banks & Building Societies	80.1	79.9	61	0.2

▲ Increase in UKCSI score of less than one point   ▼ Fall in UKCSI score   ▲ Increase in UKCSI score of one point or more

Despite the decline in customer satisfaction in the Retail sectors, 10 of the top 50 organisations are from the Retail (Non-food) sector and 3 from Retail (Food).

M & S (food)'s score improved by 3 points. It is now the highest rated organisation in the Retail (Food) sector. M & S (Non-food) registered its highest score since January 2017.

The Leisure's sector's relatively strong overall showing is underlined by the presence of 9 organisations in the overall top 50. McDonalds has registered its highest ever score. Subway, Costa Coffee and Pret a Manger are all rated at least 2 points higher than a year ago.

The overall drop in customer satisfaction with Tourism is reflected in the performance of the sector's highest rated organisations. 4 out of the 5 Tourism organisations in the UKCSI top 50 have lower satisfaction than a year ago. The exception is Virgin Holidays which has improved by 4.7 points compared to July 2019.

All 11 commercial sectors are represented among the top 50 organisations. The highest rated Public Services (National) organisations are Post Office (79.7) and HM Passport Office (79.6).

4 of the top 50 organisations in July 2020 have appeared for the first time in the UKCSI. Starling Bank's score of 80.6 makes it the fourth highest rated Bank after Nationwide, first direct and The Co-operative Bank. Octopus Energy and Bulb both appear for the first time and are the highest rated organisations in the Utilities sector. Amazon (Prime) has also made its first appearance in the UKCSI.

Leading organisations by customer satisfaction dimension

UKCSI dimensions

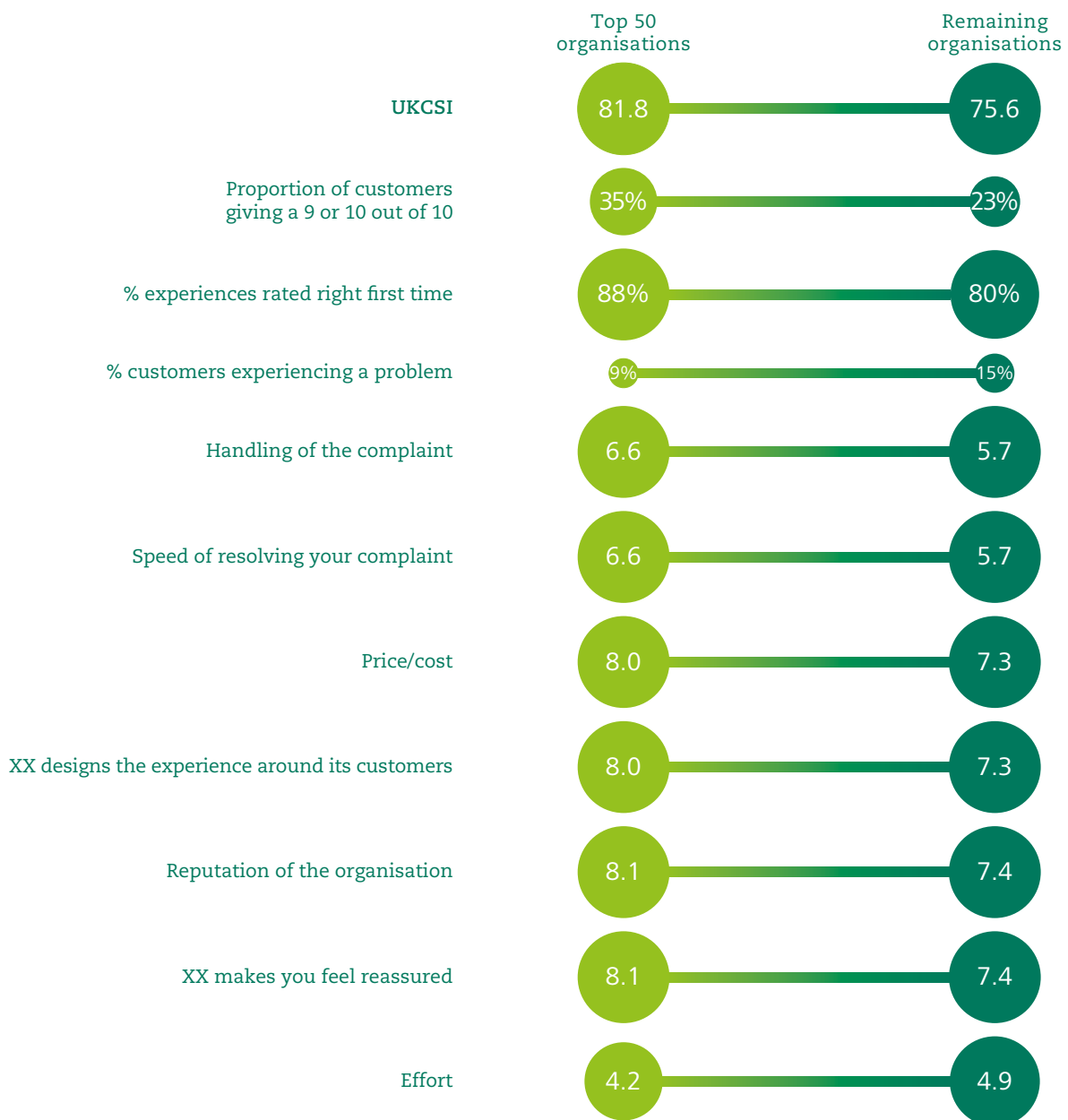| Experience	Complaint Handling	Customer Ethos	Emotional Connection	Ethics
Amazon.co.uk	M & S (food)	John Lewis	John Lewis	John Lewis
John Lewis	Tesco Mobile	first direct	M & S (food)	Nationwide (Bank)
Nationwide (Bank)	UK Power Networks	Nationwide (Bank)	M & S (Non-food)	first direct
first direct	Sky Mobile	M & S (food)	Nationwide (Bank)	M & S (food)
M & S (Non-food)	Virgin Atlantic	M & S (Non-food)	first direct	M & S (Non-food)
Subway	Tesco (Bank)	Subway	Nationwide Insurance	Aldi
Premier Inn	Costa Coffee	Wilko	Wilko	Nationwide Insurance
LV=	Premier Inn	Costa Coffee	Aldi	Pets at Home
Tesco Mobile	Nissan	Aldi	LV=	Netflix
Aldi	Audi	Amazon.co.uk	Pets at Home	LV=
		LV=		Subway

John Lewis, Nationwide, first direct, M & S (Non-food) and LV = are all amongst the highest rated organisations across each of the Experience, Customer Ethos, Emotional Connection and Ethics dimensions.

Amazon has been the highest rated organisation for Experience since the five dimensions were introduced to the UKCSI in January 2019. However it is relatively less highly rated in the Ethics or Complaint Handling dimensions.

The Complaint Handling dimension features a wider spread of organisations amongst the top performers than the other dimensions. For Complaint Handling, only organisations for whom at least 10 complaints were recorded receive a published score. This means that, whereas for the Experience, Customer Ethos, Emotional Connection dimensions every organisation receives a score, organisations generating particularly low levels of complaints may not receive published satisfaction with complaint handling ratings.

The highest performing organisations receive many more 9 or 10 out of 10 ratings than others

A comparison of the average scores of the 50 highest rated organisation in the UKCSI and the remaining organisations underlines that the highest perfomers typically receive strong ratings across the range of customer satisfaction dimensions and measures. In particular, the top 50 organisations receive a much higher proportion of 9 or 10 out of 10 ratings, compared to other organisations.

	Top 50 organisations	Remaining organisations
UKCSI	81.8	75.6
Proportion of customers giving a 9 or 10 out of 10	35%	23%
% experiences rated right first time	88%	80%
% customers experiencing a problem	9%	15%
Handling of the complaint	6.6	5.7
Speed of resolving your complaint	6.6	5.7
Price/cost	8.0	7.3
XX designs the experience around its customers	8.0	7.3
Reputation of the organisation	8.1	7.4
XX makes you feel reassured	8.1	7.4
Effort	4.2	4.9

Achieving a 9 or 10 for customer satisfaction is linked to especially high levels of trust, recommendation, loyalty and reputation

Across the average of all organisations in the UKCSI, achieving a 9 or 10 (out of 10) for customer satisfaction has a much stronger effect even than an 8 out of 10 in generating the highest levels of trust, recommendation, loyalty and reputation.

	Customers who score an organisation 9 or 10 out of 10 for customer satisfaction	Customers who score an organisation 8 - 8.9 out of 10 for customer satisfaction
Loyalty % of customers scoring an organisation 9 or 10 on intention to remain a customer	96%	64%
Trust % of customers who give an organisation a 9 or 10 trust rating	96%	46%
Recommendation % of customers scoring an organisation 9 or 10 on likelihood to recommend	95%	54%
Reputation % of customers who give an organisation a 9 or 10 when asked "how would you rate the reputation of this organisation"	84%	34%
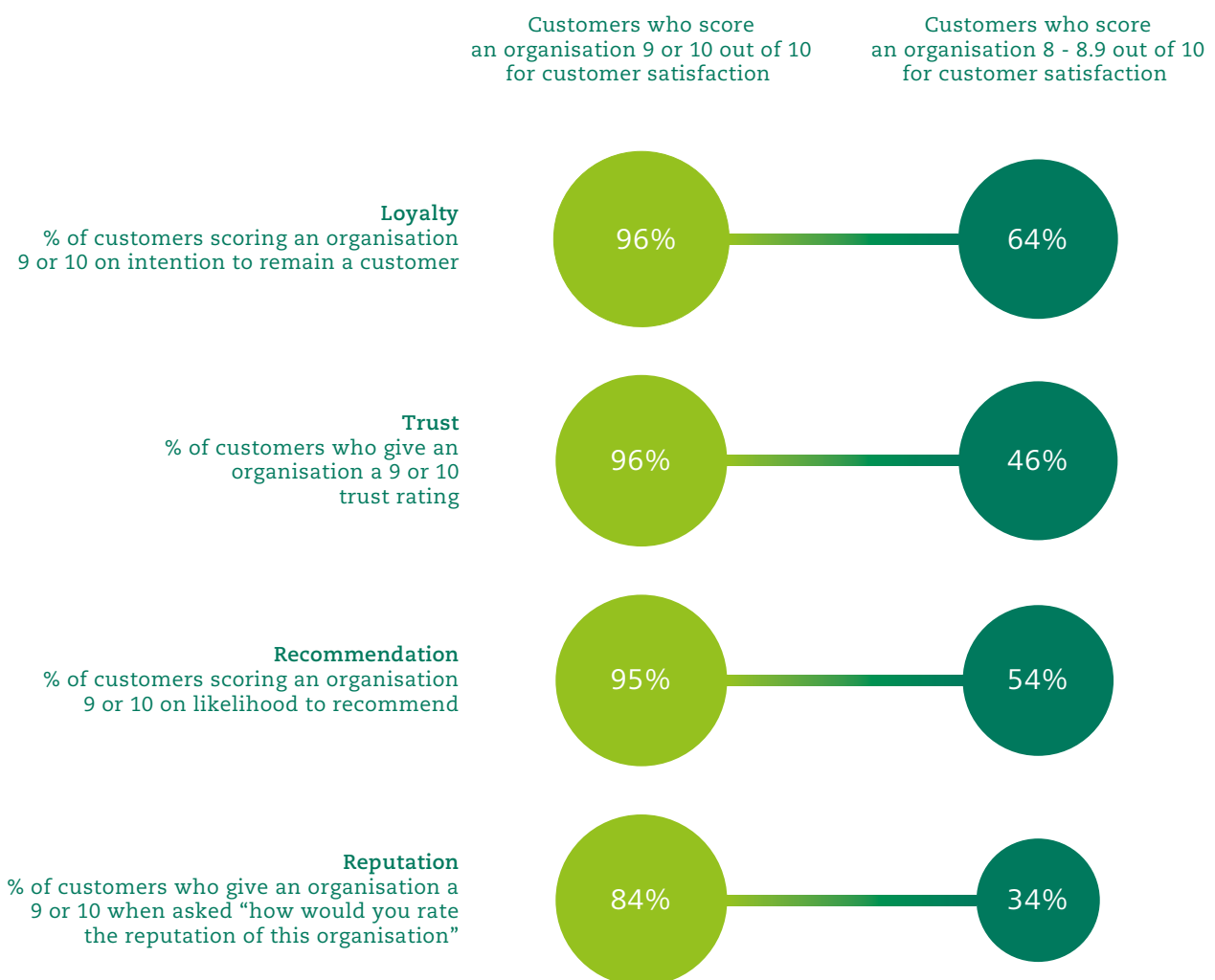
Despite the stagnation in overall customer satisfaction there has been an increase in the number of organisations that have improved year on year by at least 2 points

271
Organisations and organisation types in the UKCSI

49↑
Organisations have improved yoy by at least two points

53↓
Organisations have experienced a yoy drop of at least 2 points

271 organisations and organisation types have received a score in the July 2020 UKCSI. Although average customer satisfaction has stagnated over the last year, more organisations have improved by at least 2 points and fewer have dropped by 2 points or more, compared to the July 2019 UKCSI.

Number of organisations seeing a change in UKCSI score (compared to July 2019)

	Organisations have improved their scores by at least two points	Organisations have experienced a UKCSI drop of at least 2 points
July 2020 UKCSI	18%	20%
July 2019 UKCSI	11%	30%

In the Public Services (Local) and Telecommunications and Media sectors there have been increases both in the number of organisations that improved, or declined, by at least 2 points, compared to July 2019.

The Tourism sector's fall in satisfaction is illustrated by a drop of at least 2 points for 8 of the 22 recorded organisations.

In Transport, 12 out of 36 organisations improved by at least 2 points; 9 of these were train operating companies.

Proportion of organisations in each sector whose customer satisfaction has increased or fallen compared to July 2019

Sector	UKCSI score	Total number of organisations	Number of organisations that have increased yoy by 2 points or more	Number of organisations that have dropped yoy by 2 points or more	Gap between highest and lowest organisation
Leisure	80.2	27	4	2	13.7
Retail (Non-food)	80.0	25	4	4	11.5
Retail (Food)	79.6	11	1	3	5.7
Banks & Building Societies	79.1	19	2	4	10.9
Insurance	78.6	25	4	4	8.1
Tourism	78.6	22	1	8	12.6
Automotive	78.3	24	4	5	8.5
Services	77.1	20	4	5	16.2
Public Services (National)	76.1	10	2	2	15.9
Public Services (Local)	75.3	7	3	2	17.6
Telecommunications & Media	74.2	14	4	5	14.7
Utilities	72.6	31	4	2	13.9
Transport	71.4	36	12	7	19.6

20 most improved organisations

20 most improved organisations over one year	Sector	UKCSI score July 2019	UKCSI score July 2020	Change	Compared to sector average
Great Northern	Transport	61.8	70.7	8.9	-0.7
Mini	Automotive	71.6	79.3	7.7	1.0
South Western Railway	Transport	61.0	67.5	6.5	-3.9
Southern	Transport	55.3	61.3	6.0	-10.1
your local solicitor	Services	75.4	80.7	5.3	3.6
TSB	Banks & Building Societies	71.0	76.2	5.2	-2.9
Virgin Holidays	Tourism	75.6	80.3	4.7	1.7
Ryanair	Transport	61.1	65.8	4.7	- 5.6
Sky Mobile	Telecommunications & Media	76.6	81.0	4.4	6.8
Anglian Water	Utilities	73.8	78.1	4.3	5.5
RAC	Insurance	73.0	77.2	4.2	-1.4
Pret A Manger	Leisure	76.2	80.4	4.2	0.2
Poundland	Retail (Non-food)	75.0	79.1	4.1	-0.9
BT	Telecommunications & Media	68.4	72.1	3.7	-2.1
The Co-operative Bank	Banks & Building Societies	78.4	82.1	3.7	3.0
Greater Anglia	Transport	64.8	68.4	3.6	-3.0
First Group - bus companies	Transport	59.4	63.0	3.6	-8.4
London Northwestern Railway	Transport	69.7	73.3	3.6	1.9
Severn Trent Water	Utilities	73.2	76.8	3.6	4.2
Land Rover	Automotive	75.7	79.3	3.6	1.0

■ Organisation is at least 1 point higher than the sector average   ■ Organisation is at least 1 point lower than the sector average

7 of the 20 most improved organisations are from the Transport sector, 5 of whom are train operators. Key areas in which these organisations have improved are a reduction in the volume of problems experienced by customers and better scores for organisations keeping their promises, reputation, helpfulness and competence of staff, especially over the phone.

However, only half of the 20 most improved organisations in this UKCSI are rated 1 point or more above their sector average. Many of these organisations have improved from a relatively low level, compared to others in their sector.

Most improved organisations:
Jan 2019 – July 2020 compared to Jan 2017 – July 2018

If organisations' improvement in customer satisfaction is assessed over a broader timeframe – by comparing the average of the four UKCSI reports between January 2017 and July 2018 and the average of the four reports between January 2019 and July 2020 – the profile of the most improved organisations is different to the year on year view. This highlights the risk of over exaggerating the significance of a single survey result and underscores the importance of a sustained focus on service performance.

Organisations	Sector	Average UKCSI score Jan 2017 - July 2018	Average UKCSI score Jan 2019 - July 2020	Change
Burger King	Leisure	73.7	78.5	4.8
Vodafone	Telecommunications & Media	71.6	75.5	3.9
Jobcentre Plus	Public Services (National)	58.8	62.2	3.4
Dwr Cymru (Welsh Water)	Utilities	76.4	79.7	3.3
HMRC (Inland Revenue)	Public Services (National)	62.2	64.9	2.7
Scottish Water	Utilities	75.5	78.0	2.5
Debenhams	Retail (Non-food)	80.4	82.8	2.4
Timpson	Services	78.4	80.7	2.3
EE (inc T-Mobile or Orange)	Telecommunications & Media	73.2	75.3	2.1
Co-op Food	Retail (Food)	78.9	81.0	2.1

2

Customer satisfaction and business performance

Banks & Building Societies: higher customer satisfaction and current account gains

The volume of current account switching continues to rise. Over 113,000 switches took place in March 2020, the highest number ever recorded, whilst 29% of the population were reported to be thinking about switching.

In this UKCSI we have reviewed data from the latest CASS dashboard[6] (covering switches completing between 1 October 2019 and 31 December 2019) with the corresponding UKCSI period (January 2020).

Banks or Building Societies whose customer satisfaction was at least 1 point better than the sector average recorded an average of 4,766 net current account gains, compared to - 5,639 for those with a UKCSI within 1 point (+ or -) of the sector average and - 1,798 for organisations whose UKCSI was at least 1 point below the Banks and Building Societies sector average.
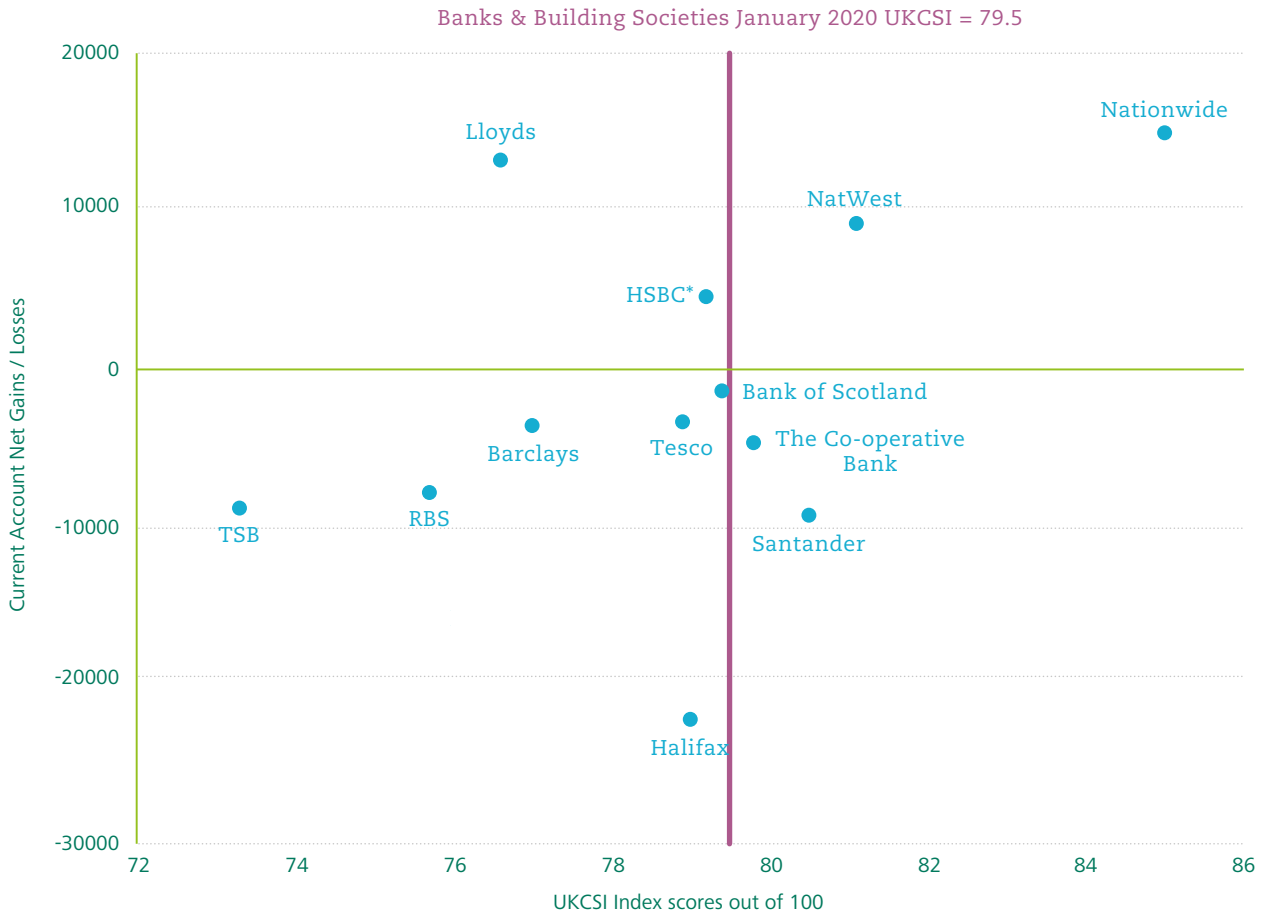
Nationwide, with a rating of 85.0 in the January 2020 UKCSI, registered 14,959 net current account gains. RBS and TSB received the sector's lowest scores in the January 2020 UKCSI and suffered net current account losses of − 7,782 and − 9,106 respectively.

The average net current account gains of banks with lower than average satisfaction was boosted by Lloyds Bank's 13,243 net gains, a marked improvement on the 8,076 net losses reported in the previous CASS dashboard.
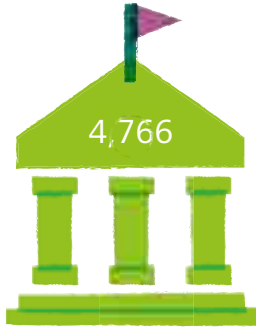
Starling Bank makes its first appearance in the UKCSI in July 2020, with a rating of 80.6, 1.5 points higher than the current Banks and Building Societies sector average. However, it did not receive a sufficient sample to feature in the January 2020 UKCSI. As a result, net current account gains recorded for Starling Bank are not included in this analysis of the relationship between customer satisfaction and current account switching. If Starling Bank's data were included, there would be even stronger evidence of the link between high levels of customer satisfaction and net current account gains.

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[6] Current Account Switching Service Dashboard Issue 26

Average current account quarterly net gains: 1 Oct 2019 – 31 December 2019

Banks & Building Societies January 2020 UKCSI = 79.5

Current Account Net Gains / Losses (y-axis, -30000 to 20000)

UKCSI Index scores out of 100 (x-axis, 72 to 86)

Data points:
- Nationwide (≈85, ≈14500)
- Lloyds (≈76.5, ≈12800)
- NatWest (≈81, ≈9000)
- HSBC* (≈79, ≈4500)
- Bank of Scotland (≈79.5, ≈-1500)
- Tesco (≈79, ≈-3500)
- Barclays (≈77, ≈-3700)
- The Co-operative Bank (≈79.7, ≈-4800)
- RBS (≈75.5, ≈-8000)
- TSB (≈73.3, ≈-9000)
- Santander (≈80.5, ≈-9500)
- Halifax (≈79, ≈-22500)

Banks & Building Societies with a UKCSI at least 1 point above sector average
4,766
■ Net current account gains

Banks & Building Societies with UKCSI within 1 point (+/-) of sector average
-5,369
■ Net current account losses

Banks & Building Societies with UKCSI at least 1 point below sector average
-1,798
■ Net current account losses

* HSBC's current account gains include the HSBC, first direct and M & S Bank brands.

Customer satisfaction and sales growth in the Retail (Food) sector

In this UKCSI we have examined customer satisfaction and recent data measuring year on year sales growth in the Retail (Food sector)[7]. In extraordinary trading conditions across the whole economy, grocery sales increased by 9.1% in the 12 weeks up to 19 April 2020. A significant portion of this growth occurred during March, which saw a 20.6% increase on the same period in the previous year.

Almost all major retailers experienced substantial year on year sales growth although the extent of growth varied by organisation. The strongest rates of growth were recorded for Co-op Food (20%), Ocado (19.4%) and Iceland (16.6%). Aldi grew by 8.8% but its market share remained flat.

The big four supermarket chains all grew sales but at different rates, ranging from Asda (3.5%) to Sainsbury's (8.4%). The exception was M & S which reported a 4.6% fall in its food hall sales (excluding restaurants) in the six weeks to 9 May 2020, despite receiving the highest UKCSI score in the sector[8]. M & S' lower levels of food sales have been attributed to the location of its stores, many of which are in city and town centres or transport hubs which have witnessed hugely reduced customer footfall. However, M & S is likely to benefit from increased sales when it replaces Waitrose as Ocado's key groceries supplier in late summer 2020.
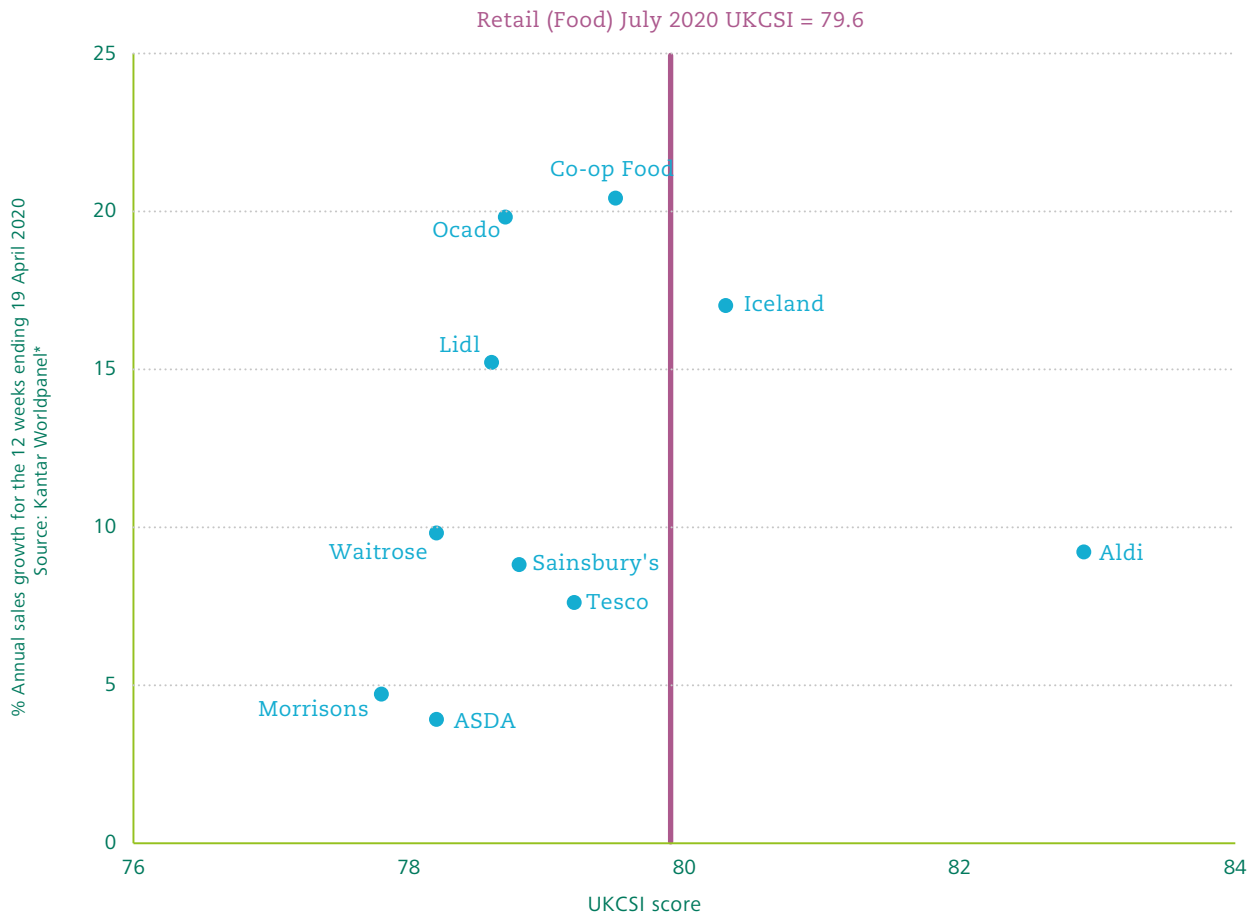
As well as the growth in food sales, the general lockdown of the economy during spring 2020 led to sudden shifts in customer behaviour. Customers made fewer shopping trips, spent more per trip and were more likely to visit a store between Monday and Thursday. The volume of online sales grew to around 11.5% of the market compared to 7% before the COVID-19 outbreak. Customers bought more home baking and alcohol products but consumed less "on the go" food and drink.

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7   Kantar World Panel: 12 weeks to April 19 2020, see: www.kantarworldpanel.com/en/PR/Grocery-growth-slows-and-habits-change-as-nation-adapts
8   The Guardian 20 May 2020 www.theguardian.com/business/2020/may/20/marks-and-spencer-takes-145m-hit-on-unsold-stock-as-clothing-sales-fall-coronavirus

Customer satisfaction and sales growth: the Retail (Food) sector
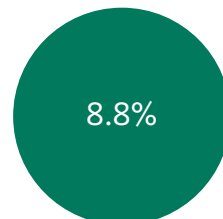
Retail (Food) July 2020 UKCSI = 79.6

Food retailers with UKCSI at least 1 point below sector average

8.0%
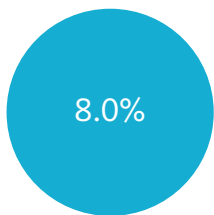
Food retailers with UKCSI within + / - 1 point of sector average

14.3%

Food retailers with UKCSI at least 1 point above sector average
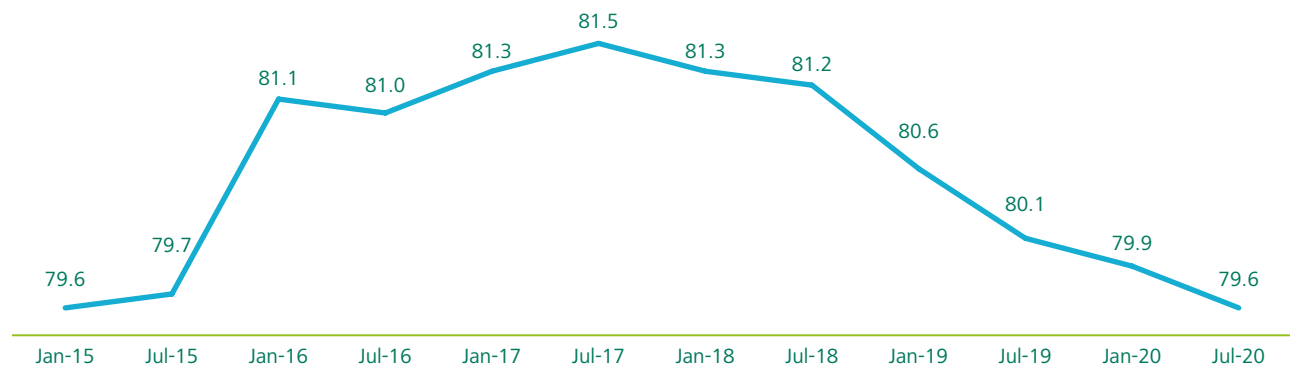
8.8%
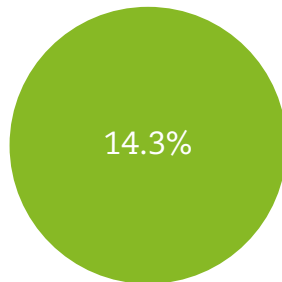
* Note: M & S (food) is not included in Kantar's analysis

The legacy of the COVID-19 lockdown for food retailers

Customer satisfaction in the Retail (Food) sector has been flat or declining in recent years and now stands at its lowest point since January 2015.

Customer satisfaction trend in the Retail (Food) sector

Supermarkets have faced significant challenges and in some cases increased costs during the lockdown: managing supply chains and delivery; recruiting extra staff; maintaining social distancing in stores and across the supply chain; suppling vulnerable people and key workers.

One of the legacies of the COVID-19 crisis may be a greater awareness of the value of supermarket employees as key workers who have continued to play a vital role in feeding and supplying customers during an intensely challenging period. As measures to relax the lockdown were introduced, 65.6% of customers said that the COVID-19 crisis has made them value more the role and contribution of customer-facing employees (see page 50).

There is evidence that satisfaction with complaint handling has evolved during the COVID-19 crisis. For experiences recorded on the period leading up to the lockdown, customer satisfaction with complaint handling fell and there was an increase in the number of customers experiencing a problem. However, after the lockdown was introduced, satisfaction with complaint handling, especially for staff attitude (in the context of a complaint) reached the highest levels ever seen for this sector.

It remains to be seen whether the shifts in customer behaviors that have occurred during the lockdown will become established or will fade away, with customers resuming their pre-crisis shopping habits. Key challenges for food retailers will be: understanding and reacting with agility to changes in customer demand and behaviour; engaging and retaining employees; maintaining resilient supply chains and delivery through online and physical stores; managing the costs of adapting to the COVID-19 environment.

The impact of the COVID-19 crisis and lockdown conditions is examined further in the next section of this report, *Customer satisfaction and the COVID-19 crisis.*

3

Customer satisfaction in the context of the COVID-19 crisis

The July 2020 UKCSI has been produced in the extraordinary context of the COVID-19 outbreak and subsequent lockdown. In this UKCSI, we have reviewed data from the specific time periods in which research was conducted in order to assess the impact of COVID-19 on customers' experiences with organisations.

The July 2020 UKCSI is based on customer research data gathered between 10 September and 7 October 2019 and between 16 March and 13 April 2020[9]. Customers who participate in the UKCSI research are asked to rate a recent experience they have had with an organisation. Therefore, while not all the customer experiences recorded in this UKCSI took place during or around the lockdown period, it is likely that the extraordinary context of COVID-19 will have influenced customer attitudes and UKCSI responses given during March and April.

Anecdotal feedback we have received suggests that many organisations have seen a boost in their customer satisfaction ratings since the lockdown was introduced but the situation is volatile and evolving. The evidence from the UKCSI suggests that while the overall trend in customer satisfaction has remained flat, the COVID-19 environment has produced variable impacts across sectors, organisations and customer groups.

In this section, we set out how customer satisfaction has evolved before and during the lockdown and some of the emergent learnings for organisations as they recalibrate their service strategy.

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[9] See About the UKCSI, p. 68

Customer satisfaction has been broadly flat, leading up to and during the lockdown

In order to assess the extent to which customer satisfaction with organisations may have been affected by experiences prior to and during the lockdown, we have made a more granular analysis of the time periods covered in this UKCSI. This analysis confirms that overall customer satisfaction has been flat since July 2019, with a slight fall recorded during the lockdown period driven by certain sectors.

Overall UK customer satisfaction in the context of the COVID-19 crisis

Customer responses that make up the July 2020 UKCSI

July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	July 2020 UKCSI
77.1	77.1	77.1	76.8	77.0

Lockdown starts 23 March

Index scores out of 100
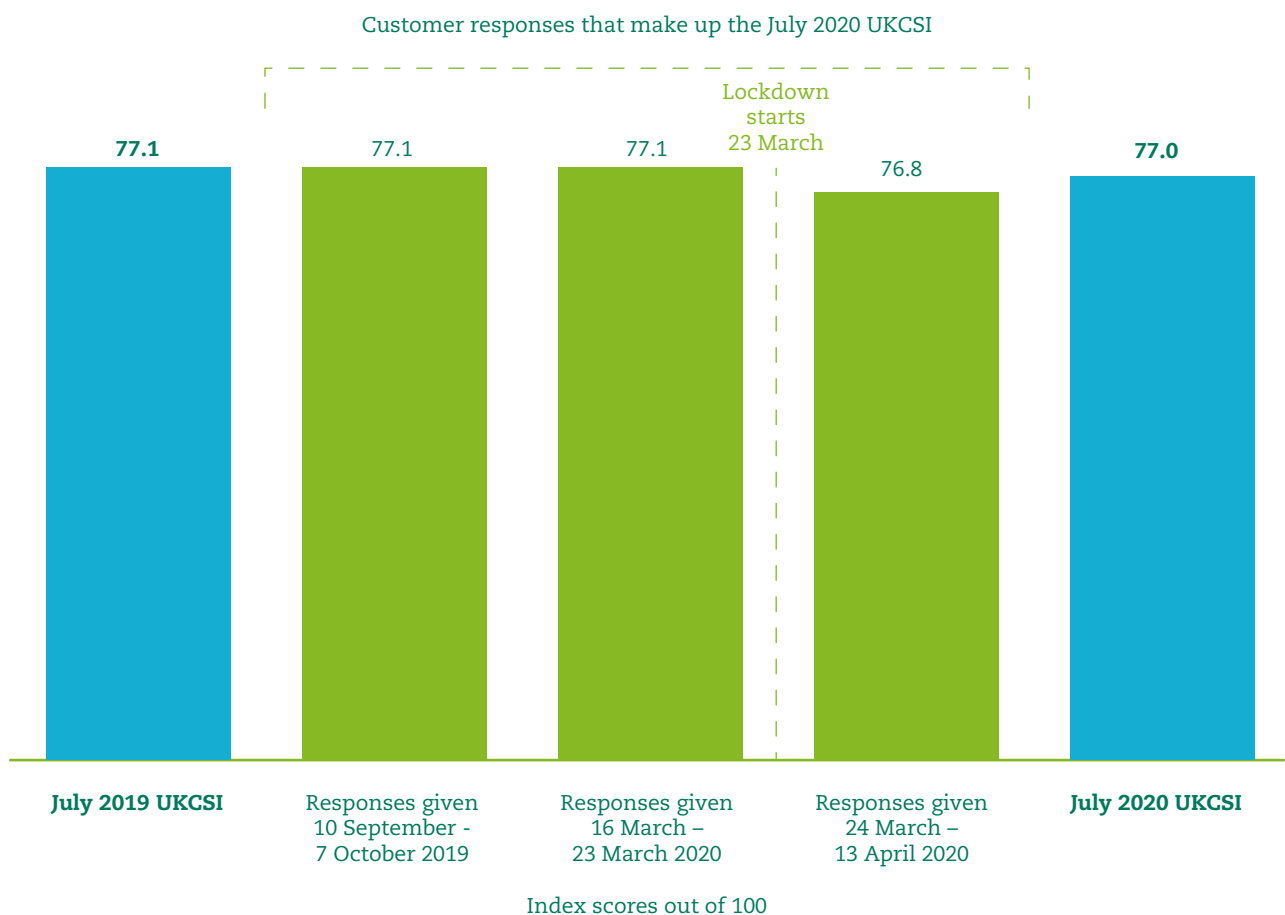
Customer satisfaction by sector in the context of the COVID-19 crisis

Sector	July 2019 UKCSI	Responses given 10 Sept – 7 Oct 2019	Responses given 16 – 23 March 2020 (Pre Lockdown)	Responses given 24 March – 13 April 2020 (Lockdown)	July 2020 UKCSI	Change: Lockdown and Pre Lockdown	UKCSI yoy change
UK all-sector average	**77.1**	77.1	77.1	76.8	**77.0**	-0.3	**0.1**
Leisure	**80.0**	80.2	79.9	80.4	**80.2**	0.5	**0.2**
Retail (Non-food)	**80.9**	79.9	80.4	79.9	**80.0**	-0.5	**-0.9**
Retail (Food)	**80.1**	79.8	79.3	79.5	**79.6**	0.2	**-0.5**
Banks & Building Societies	**79.7**	79.5	78.5	79.2	**79.1**	0.7	**-0.6**
Insurance	**78.8**	78.8	78.8	77.6	**78.6**	-1.2	**-0.2**
Tourism	**80.2**	79.1	78.0	78.1	**78.6**	0.1	**-1.6**
Automotive	**78.5**	78.7	77.4	78.4	**78.3**	1.0	**-0.2**
Services	**76.6**	76.8	77.5	77.1	**77.1**	-0.4	**0.5**
Public Services (National)	**75.4**	75.2	77.2	76.0	**76.1**	-1.2	**0.7**
Public Services (Local)	**73.9**	74.5	75.2	77.0	**75.3**	1.8	**1.4**
Telecommunications & Media	**74.7**	74.5	74.2	73.2	**74.2**	-1.0	**-0.5**
Utilities	**72.1**	72.9	71.9	72.6	**72.6**	0.7	**0.5**
Transport	**70.8**	71.9	70.9	71.1	**71.4**	0.2	**0.6**

The effects of COVID-19 and the lockdown on customer satisfaction are most apparent in the Insurance, Tourism and Public Services sectors

Insurance: cost and reputation challenges

In the Insurance sector, the COVID-19 crisis has impacted organisations' costs and reputation and in some cases has called into question current operating models and positioning of services.

Increased costs for Insurers include direct claims relating to the pandemic such as health insurance claims for hospitalisations, or life insurance claims for death, as well as claims for business interruption or event cancellations. It has been estimated that a third of insurance losses will be caused by cancellation or postponement of major events around the world, including the Tokyo Olympics. Lloyds' has said that its payout on coronavirus claims would equal the combined impact of hurricanes Harvey, Irma and Maria in 2017[10]. Insurance companies' assets are also likely to be impacted by wider economic volatility and downturn. By contrast, some Insurers may have benefited from reduced claims for travel and motor insurance.
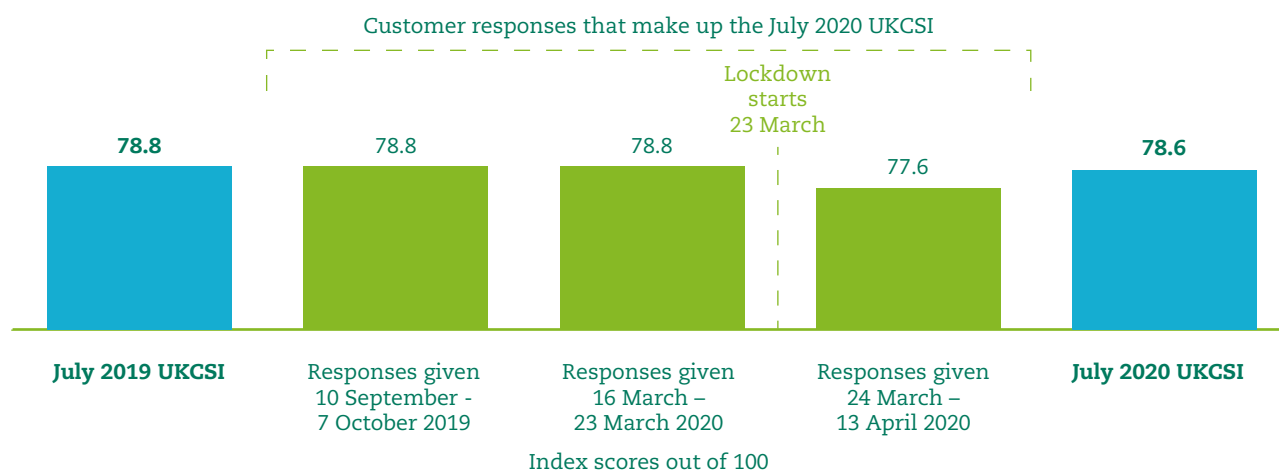
The Insurance sector has been the subject of controversy over the refusal of some insurers to approve small businesses' claims for business interruption caused by the COVID-19 crisis. Many Insurance policies cite "direct physical loss or damage" as a requirement for claims to be approved. In response, the FCA has initiated a test case to clarify whether businesses can claim for business interruption caused by the COVID-19 lockdown.

In the future, Insurance policies will need to be more explicit and transparent about coverage for claims caused by pandemics. Insurance may become more expensive as organistions seek to recover losses. It is possible that this will change the dynamics of the consumer market if organisations review charging models applied to new and existing customers.

While average customer satisfaction in the Insurance sector is just 0.2 points lower than a year ago, it appears to have dropped by more than 1 point for experiences recorded in the weeks after the lockdown was introduced. This fall is illustrated by the drop in satisfaction for experiences related to Home and Motor Insurance. In March 2020, there was also a spike in the number of customers who said they had experienced a problem with an organisation. Satisfaction with experiences related to Travel Insurance has fallen compared to last year but appears to have recovered in responses given since the lockdown.

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[10] BBC News, 14 May 2020 www.bbc.co.uk/news/business-52659313

Insurance sector customer satisfaction in the context of the COVID-19 crisis

Customer responses that make up the July 2020 UKCSI

Lockdown starts 23 March

78.8	78.8	78.8	77.6	78.6
July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	July 2020 UKCSI

Index scores out of 100

Customer satisfaction by type of Insurance, in the context of the COVID-19 crisis

	July 2019 UKCSI	Responses given 10 Sept – 7 Oct 2019	Responses given 16 – 23 March 2020 (Pre Lock-down)	Responses given 24 March – 13 April 2020 (Lockdown)	July 2020 UKCSI
Home insurance (buildings and/or contents)	79.6	79.1	79.3	75.9	78.7
Motor insurance	78.6	78.9	80.2	79.0	79.4
Life insurance	78.3	79.2	76.6	78.6	78.3
Travel insurance	78.5	78.3	75.8	78.7	77.3

Tourism: a decline in customer satisfaction driven by an increase in problems and reduced satisfaction with complaint handling

The global spread of COVID-19 and the abrupt decline in travel has severely impacted the Tourism sector and its customers.

The Competition Markets Authority (CMA) has included package holiday firms in the scope of its COVID-19 taskforce, citing examples of firms that have refused refunds or made it difficult for customers to secure refunds. The CMA said it had received 60,000 complaints related to the coronavirus crisis, including difficulties getting money back and price rises.

Holiday firms and airlines were the subject of almost 27,000 of the complaints, including three-quarters of submissions involving cancellations and refunds[11].

In the July 2020 UKCSI, Tourism has registered its lowest score since 2009. This trend is broadly reflected in customer experiences recorded in autumn 2019 and in March / April 2020. The decline in customer satisfaction in Tourism in 2020 appears to be driven by both an increase in the number of customers experiencing problems and lower satisfaction with complaint handling. In responses given in March and April 2020, the proportion of customers who said they had experienced a problem with an organisation was the highest ever recorded for the sector.

Proportion of Tourism customers in each category who experienced a problem with an organisation

	Responses given 10 Sept – 7 Oct 2019	Responses given 16 – 23 March 2020 (Pre Lockdown)	Responses given 24 March – 13 April 2020 (Lockdown)
Customers who had booked but not yet taken a holiday	7.3%	8.8%	13.2%
Customers who had booked and taken a holiday	12.7%	19.1%	18.2%
All Tourism customers	10.5%	13.6%	13.4%

[11] The Guardian, 21 May 2020
www.theguardian.com/business/2020/may/21/uk-competition-watchdog-investigating-holiday-firms-refusing-refunds-airlines-complaints-covid-19#img-1

Satisfaction with complaint handling in the Tourism sector

	Responses given 10 Sept – 7 Oct 2019	Responses given 16 – 23 March 2020 (Pre Lockdown)	Responses given 24 March – 13 April 2020 (Lockdown)
Customers who had booked but not yet taken a holiday	6.3	7.1	5.3
Customers who had booked and taken a holiday	6.4	6.7	6.1
All Tourism customers	6.1	6.5	6.3

Trust, transparency and innovation will be especially important as the Tourism sector strives to recover from the impact of the COVID-19 crisis.

Organisations will need to acquire expert knowledge about the status of the virus and quarantine rules in different countries. Transparency about terms and conditions and eligibility for refunds or compensation will be essential. Organisations may need to demonstrate innovation in the destinations they offer and the customer segments they aim to attract.

The experience of COVID-19 suggests that Tourism organisations may need to rethink operating models and build in greater financial resilience and a focus on reputation.
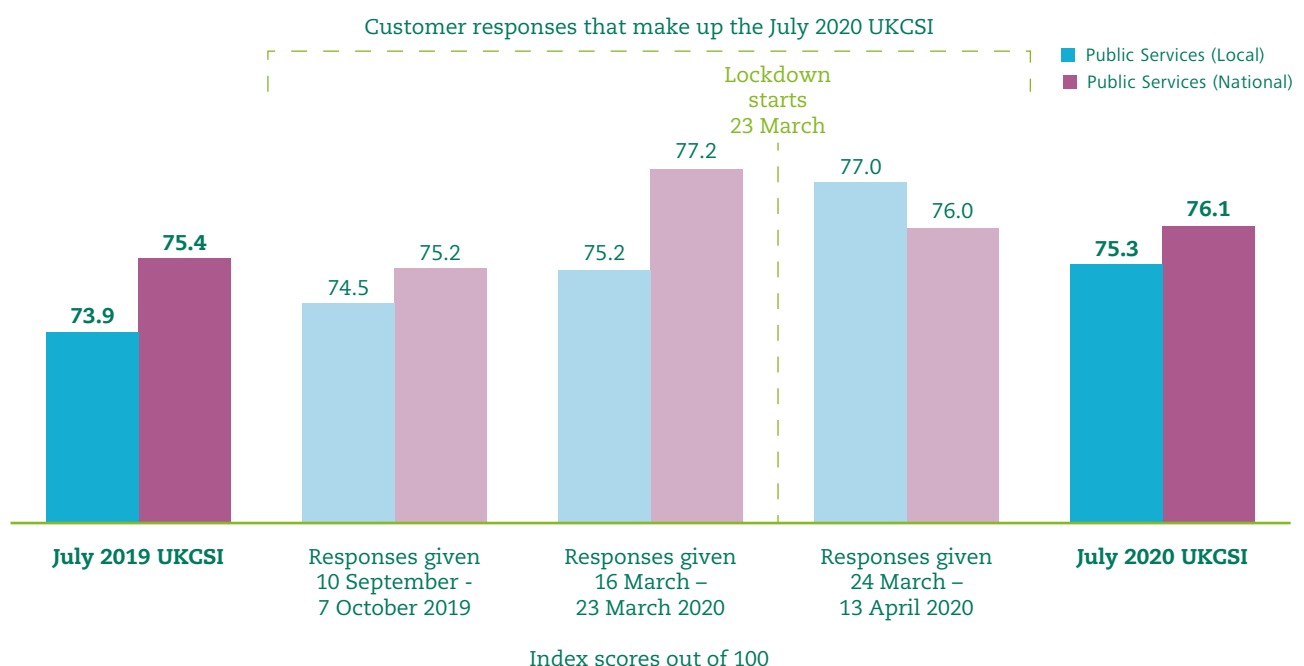
Public Services: customer satisfaction has improved but varies across organisations and organisation types

In the Public Services (Local) sector, customer satisfaction has improved gradually since July 2019 with a noticeable growth of 1.8 points for experiences recorded after the lockdown was introduced. GP surgery / health centre, your local Ambulance Service, your local Council and your local Police Service in particular attracted higher customer satisfaction ratings for responses given in March and April 2020.

In the Public Services (National) sector, customer satisfaction is 0.7 points higher than in July 2018. But the growth in satisfaction was concentrated in responses given In March 2020, before the lockdown was introduced.

In responses given following the lockdown, average customer satisfaction fell by more than 1 point, with more customers experiencing problems and a drop in satisfaction with complaint handling. However, HM Passport Office, Jobcentre Plus and NHS / hospital service have each received a higher customer satisfaction score than a year ago and maintained their improvement in responses given just before and after the lockdown was introduced.

Public Services customer satisfaction in the context of the COVID-19 crisis

Customer responses that make up the July 2020 UKCSI

Lockdown starts 23 March

- Public Services (Local)
- Public Services (National)

	July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	July 2020 UKCSI
Public Services (Local)	73.9	74.5	75.2	77.0	75.3
Public Services (National)	75.4	75.2	77.2	76.0	76.1

Index scores out of 100

Telecommunications and Media: customer satisfaction fell for experiences recorded in the 2 weeks following the lockdown

Customer satisfaction in the Telecommunications and Media sector had been improving gradually since January 2015 but it is lower than in July 2019 and seems to have dropped for experiences recorded in the weeks after the lockdown was introduced.

The fall in customer satisfaction appears to have been caused by the varying performance of organisations rather than a general decline in particular measures of satisfaction. When comparing customer experiences recorded just before the lockdown (16 – 23 March) and after the lockdown was introduced, 5 of the 14 Telecommunications and Media sector organisations in the UKCSI registered a drop in customer satisfaction of at least 2 points.

Automotive: customer satisfaction fell for experiences recorded just before the lockdown because of lower satisfaction with complaint handling

In the Automotive sector, average satisfaction fell for experiences recorded 16 – 23 March but appears to have stabilised for experiences recorded since the lockdown was introduced. The downturn in customer satisfaction was caused by a dip in satisfaction for experiences related to buying a car, and for other purchases, and in particular, lower satisfaction with complaint handling.

Customer satisfaction of different age groups varied for experiences recorded before and since the lockdown

Evidence from the UKCSI suggests that the lockdown – and organisations' response to it - may have affected customer satisfaction differently, according to customers' age group.

Customers aged between 18 and 44 are in general less satisfied with organisations than they were a year ago. However, average satisfaction of the youngest customers (aged 18 – 24) appears to have dropped for responses given prior to the lockdown before recovering in responses given in the weeks following the lockdown.

Satisfaction with organisations amongst people aged between 45 and 79 is higher than in the July 2019 UKCSI. However, their average satisfaction appears to have fallen for experiences recorded in the weeks following the lockdown.

Customers aged 45 to 79 are on average more satisfied with organisations than a year ago. But their satisfaction fell in responses given after the lockdown

Customer satisfaction by age group

	July 2019 UKCSI	Responses given 10 Sept – 7 Oct 2019	Responses given 16 – 23 March 2020	Responses given 24 March – 13 April 2020	July 2020 UKCSI	Change: Lockdown and Pre-Lockdown	yoy change
18 to 24	**73.7**	74.7	70.9	74.6	**73.3**	3.7	**-0.4**
25 to 34	**76.1**	75.0	74.9	75.0	**75.0**	0.1	**-1.1**
35 to 44	**76.5**	75.3	75.6	74.8	**75.3**	-0.8	**-1.2**
45 to 54	**76.6**	77.7	78.8	76.6	**77.8**	-2.2	**1.2**
55 to 64	**77.6**	78.3	78.7	77.6	**78.2**	-1.1	**0.6**
65 to 79	**79.7**	80.4	81.3	80.6	**80.7**	-0.7	**1.0**
80 and above	**84.7**	84.1	85.8	87.6	**85.3**	1.8	**0.6**

Average customer satisfaction amongst disabled people fell for experiences recorded in the week before lockdown but recovered for experiences in the 2 weeks following lockdown

Disabled people's satisfaction with organisations tends to be slightly higher than the UK average (although this varies by sector), despite disabled people generally being more likely to have experienced a problem with an organisation. However, average customer satisfaction amongst disabled people fell for responses given in the weeks leading up to the lockdown, before recovering in responses given in the 2 weeks after the lockdown was mandated.

The drop in satisfaction appears to have been influenced by an increase in the number of disabled people experiencing a problem with an organisation. In customer responses given since the lockdown, the number of problems has fallen and overall satisfaction has returned to levels seen in the July 2019 and January 2020 UKCSI.
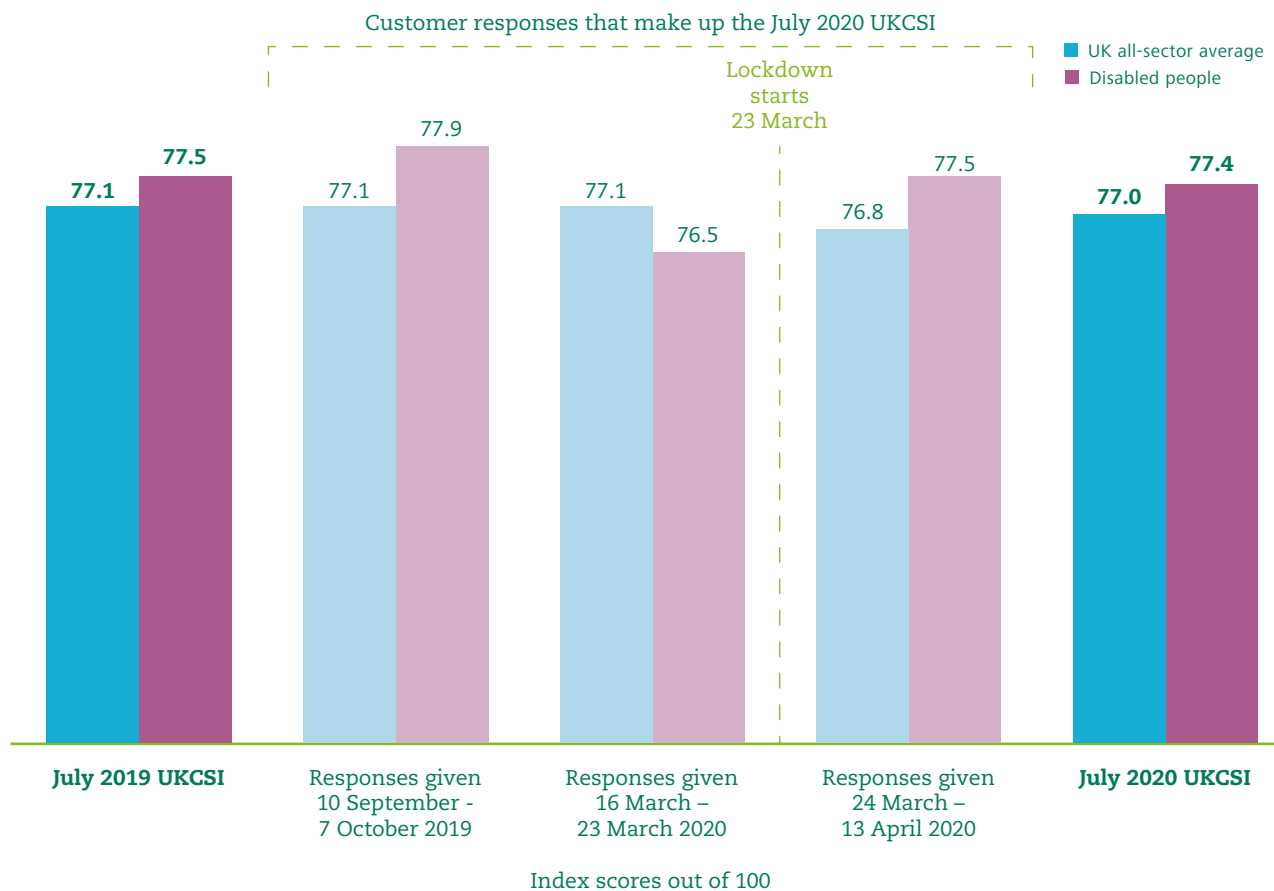
Customer responses that make up the July 2020 UKCSI

Lockdown starts 23 March

■ UK all-sector average
■ Disabled people

	July 2019 UKCSI	Responses given 10 September - 7 October 2019	Responses given 16 March – 23 March 2020	Responses given 24 March – 13 April 2020	July 2020 UKCSI
UK all-sector average	77.1	77.1	77.1	76.8	77.0
Disabled people	77.5	77.9	76.5	77.5	77.4

Index scores out of 100

Key priorities identified by customers for organisations to focus on during the COVID-19 crisis

In April 2019, The Institute conducted additional research with a sample of over 1,000 customers to assess what was important to their experiences with organisations during the COVID-19 crisis. Customers attached the greatest importance to organisations protecting the health and well-being of their employees; prioritising the needs of vulnerable customers; keeping customers updated about changes in service or ways of contacting organisations; and maintaining availability of products and services.

What are the most important things organisations should focus on during the COVID-19 crisis ?

Do the right thing to protect their employees	40.1%
Prioritise the needs of vulnerable customers	39.8%
Keep customers updated	39.7%
Maintain availability of the products/services they provide	38.3%
Make it easy to contact the organisation	23.0%
Listen to customer feedback	19.9%
Make you feel reassured	17.2%
Provide quick responses to queries	16.7%
Do the right things to help customers who are experiencing financial difficulties	12.6%
Do the right thing to support the community in which they operate	8.8%

Our research also suggests that customers particularly recognise, appreciate and value the essential role of employees in customer service roles during the COVID-19 crisis. The January 2021 UKCSI will provide evidence as to whether customers' appreciation of employees' efforts has a deeper influence on overall satisfaction.

How has the COVID-19 crisis changed the way you feel about employees who work in customer service roles ?

65.6%	32.6%	1.8%

● I value their role more than before ● No change ● I value their role less than before

Customer satisfaction in the context of the COVID-19 crisis: key takeouts

- Customer satisfaction with the Public Services (Local) sector has continued to improve since autumn 2019

- Tourism customers' satisfaction fell for responses given in the period leading up to the lockdown and has remained flat

- Customer satisfaction in the Public Services (National), Insurance and Telecommunications and Media sectors appears to have declined, based on responses given since the lockdown

- Average satisfaction of customers aged 18 - 24 dropped in responses given prior to the lockdown but appears to have recovered in responses following the lockdown

- Average satisfaction of customers aged 45 – 79 fell for responses given in the weeks following lockdown

- Average customer satisfaction amongst disabled people fell for experiences recorded in the week before lockdown but recovered for experiences in the 2 weeks following lockdown

- 66% of customers said that the COVID-19 crisis has made them value more the role of customer service employees

Key priorities identified by customers for organisations to focus on during the COVID-19 crisis

- Doing the right thing to protect their employees

- Prioritising the needs of vulnerable customers

- Keeping customers updated about changes in service or ways of contacting organisations, rather than focusing primarily on sales

- Maintaining availability of products and services.

4

Customer service in the evolving COVID-19 environment

As the lockdown measures to contain the COVID-19 outbreak are gradually eased, there will be continuing uncertainty and challenge that will affect the customer experiences delivered by organisations. These challenges will be framed by four key factors:

1 The evolving threat of COVID-19 and measures needed to reduce the threat

3 Economic legacy for organisations, communities and individuals

2 Changes in customer needs, preferences and behaviours

4 Organisations' priorities: short-term sales or service and care for customers?

1) The evolving threat of COVID-19 and measures needed to reduce the threat

If infection rates continue to fall and people adapt to social distancing and hygiene measures, customers will feel more confident about spending time in public places, visiting retail, leisure and tourist destinations and using transport services. However, our research suggests that many customers will need ongoing reassurance that public spaces are safe. Moreover, if localised outbreaks of the virus occur and lockdown conditions are resumed, organisations will need to react with agility to protect employees and customers and maintain service levels.

The global spread of the virus and the strategies each country deploys to mitigate it will affect tourism and business travel choices, organisations' supply chain and procurement processes as well as decision-making and demand for UK exporters.

2) Changes in customer needs, preferences and behaviours

The influence of COVID-19 on customers' needs and behaviours will continue to evolve, often in complex and unpredictable ways.

Easing the lockdown may stimulate pent-up demand for products and services, especially in the Retail, Leisure, Tourism and Services sectors. Conversely, some customers may prefer aspects of their minimalist lockdown experience and decide to reduce their consumption and spending. Many people have observed the drop in pollution and traffic volumes during the lockdown. The extent to which this translates into long-term changes in attitudes, tastes and buying behaviour remains to be seen. The lockdown has accelerated the growth of online shopping and interaction with organisations in some sectors. This may result in a broader adoption by customers of online channels, especially if fears about the spread of the virus continue.

ONS research found that during April 2020, 45% of adults in employment had worked from home at some point[12]. As the threat of COVID-19 subsides, organisations may calculate that enabling employees in certain roles to work from home at least some of the time creates opportunities to reduce costs. However, the potential and viability of remote working varies considerably across sectors and employee roles. Wider adoption of working from home may lead to changing patterns of office accommodation, housing, transport use and retail food and drink consumption.

3) Economic legacy of the lockdown for organisations, communities and individuals

Perhaps the most far-reaching legacy of COVID-19 will be its economic impact. Most commentators believe that the shutdown in economic activity will lead to the sharpest downturn in living memory. The Treasury's assistance for employers and the self-employed has helped mitigate the drop in organisations' revenues. However, with the support provided by the furlough scheme set to reduce over the summer months and disappear by November, it is probable that business failures and unemployment will rise significantly. As a result, there will be greater pressure on government to increase borrowing, reduce expenditure across the public sector and increase taxation. The nature of the policy response chosen by government will have a crucial influence on the prospects for economic growth and employment.

Evidence suggests that the lockdown has reinforced economic inequalities. Nationwide Building Society reported that 4 out of 10 of its customers have more disposable income than before the crisis. Stockbroker Peel Hun estimates that across the UK economy, households will save £120.8 billion in 2020, compared with £38.2 billion in 2019[13]. However, households with increased disposable income and savings are much more likely to be the highest earners and those with assets. Lower-income earners are more likely to work in sectors that are affected by job losses or reduced working hours. They are less likely to be working from home and generally spend a greater proportion of their income than high earners on essential goods and services.

[12] ONS, Technology intensity and homeworking in the UK, 1 May 2020, accessed at:
www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/technologyintensityandhomeworkingintheuk/2020-05-01
[13] The Guardian, 29 May 2020 www.theguardian.com/money/2020/may/29/half-of-britain-is-broke-and-the-other-half-is-richer-than-ever

4) Organisations' priorities: short-term sales or service and care for customers?

The economic impact of COVID-19 is likely to cause an intense focus on value for money for many customers, especially those who suffer a reduction in their income or fear they are at risk of becoming unemployed.

The behaviour of households with relatively high incomes and savings will also influence economic growth and the customer experience environment. Higher spending and consumption will benefit sectors such as Retail, Tourism and Leisure, whereas lower spending will hamper the recovery of the consumer economy. On the other, hand, higher levels of saving may increase the funds available to organisations for investment and stimulate growth across a broader range of sectors.

Customer behaviour and patterns of consumption will therefore be an important but varied influence on economic growth over the next year.

For many organisations, COVID-19 has caused falling revenues, increased costs, changes in working habits and the way service is delivered to customers. Even organisations that have benefited from increased customer demand have often incurred increased costs in managing logistical, supply chain, hygiene and safety challenges.

As the full economic implications of COVID-19 materialise, organisations may be tempted to prioritise short-term sales over service and care for customers but in doing so undermine long-term trust and reputation.

The central challenge for organisations will be to manage financial pressures alongside a commitment to serving customers to achieve both short and long-term objectives. This suggests that focusing on productivity, employee engagement, agility and innovation will be crucial.

Recommendations for organisations

Based on the evidence in this UKCSI we have identified areas of focus that are especially relevant for organisations in the context of the evolving COVID-19 crisis

1 Reset business and customer experience objectives

2 Protect the health and well-being of employees

3 Support, develop and empower employees

4 Prioritise the needs of vulnerable customers

5 Make sure your customers know how to access services and contact your organisation for help and advice

6 Understand how customers' needs and priorities are evolving

7 Focus on improving service productivity

8 Develop your capacity for innovation and agility

1) Reset businesses and customer experience objectives

2) Protect the health and well-being of employees

The challenges, disruption and uncertainty of the evolving COVID-19 environment will compel organisations to re-examine who they serve, how they provide service, the value they create and the sustainability of their operating models.

Key actions for organisations include:

- Restate and re-emphasise the organisation's purpose, values and value proposition

- Review which customers and customer segments the organisation aspires to serve and develop a deep understanding of their needs, objectives and behaviours

- Set expectations about how the organisation will serve its customers and the standards of service it aims to deliver

- Review, reset and map the customer journey based on customer needs, the organisation's purpose and commercial objectives

- Ensure that the organisation is aligned and focused on core customer and business objectives

- Ensure that reputation, ethical standards and employee engagement are embedded in organisational purpose, values and practice

- Focus on providing care and service, not just on short-term sales.

Key actions for organisations include:

- Make sure you have conducted a risk assessment appropriate to your workplaces

- Promote personal hygiene and the facilities to enable it

- Communicate clearly with employees about working arrangements and safety measures, setting out what is expected of employees, answering queries and providing guidance

- Enable social distancing that is appropriate to the working context

- Make sure regular and thorough cleaning of workplaces is undertaken

- Schedule work patterns to enable social distancing in the workplace and where possible reduce the need for employees to use public transport during peak times

- Encourage employees proactively to manage their mental health and well-being and make sure they are aware of the support your organisation provides.

3) Support, develop and empower employees

4) Prioritise the needs of vulnerable customers

Key actions for organisations include:

- Encourage employees to listen, demonstrate empathy and give reassurance in their interactions with customers

- Make sure everyone in the organisation is aware of essential changes in processes and practice as a result of the COVID-19 crisis

- Ensure employees and colleagues are trained to deal appropriately with all your customers, including vulnerable customers and customers who may be experiencing financial difficulties for the first time

- Maintain one to one meetings and team meetings and briefings, taking into account changes in shift patterns or working hours

- Give employees the opportunity to raise concerns and give feedback about issues affecting the customer experience

- Take time to give recognition for team and individual efforts, especially for those undertaking extra or new responsibilities

- Encourage employees to continue their professional and personal development activity wherever possible.

Key actions for organisations include:

- Enable vulnerable customers, or their delegated representative, to register on a priority contact scheme

- Publish transparent policies and guidance about the help available to vulnerable customers

- Provide guidance on sensitive issues, such as physical, mental or financial well-being that enable customers to self-serve and give them an option to identify themselves as being "vulnerable"

- Take into account the needs of vulnerable customers in designing customer journeys, especially for changes in service put in place because of the COVID-19 crisis

- Identify measures you will put in place to recognise the exceptional circumstances affecting customers, such as deferred or reduced payments and employee authority levels.

5) Make sure your customers know how to access services and contact your organisation for help and advice

Key actions for organisations include:

- Provide clear information through all relevant channels about how to access services, support and advice, including any changes your organisation has put in place because of the COVID-19 crisis

- Ensure the tone of communications is direct, straightforward and respectful. Avoid sounding either too corporate or overfamiliar. Remember that you may not know customers' personal circumstances and that customers are likely to have received a raft of communications from organisations seeking to position their response to the COVID-19 crisis

- Give customers the opportunity to provide feedback and raise concerns about their experiences with your organisation

- Check that your customer data is accurate and up to date and that there are robust processes to update your customer records promptly.

6) Understand how customers' needs are evolving

Evaluate the impact of COVID-19 on the range of customers and segments who interact with your organisation, and how their needs may evolve including:

• Customers' objectives in dealing with your organisation

• Changes in the ways customers use products and services

• How customers want to interact and be contacted by your organisation

• How you will respond to changes to customers' personal circumstances

• How well your customer experience is performing from the perspective of customers, including any key gaps

• How your customer proposition, products and services or the way you deliver service need to change.

7) Focus on improving service productivity

In a climate of extraordinary financial and operational challenges, improving service productivity is even more important to business performance and customer satisfaction.

The Institute's research[14] has highlighted distinctive characteristics of service productivity, especially the role of customers as both influencers and consumers of an organisation's productivity and the relationship between productivity and customers' perceptions of service quality.

If organisations look at productivity only in a narrow, transactional context, they will miss significant opportunities to reduce effort and generate value, both for customers and the organisation. Key opportunities are to harness technology to streamline routine enquiries and reduce unnecessary contacts, enabling employees to spend more time dealing with complex customer issues or high value activity.

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[14] Productivity UK: Generating sustainable value from service (2018), available at www.instituteofcustomerservice.com

Key steps to improve service productivity

1) Understand why and how customers interact with your organisation	• Identify customers' objectives and the extent to which they are achieved • Measure customers' perceptions of your quality of service • Map the customer journey: where employees are spending time and effort; the impact of internal hand-offs and supplier relationships; and the extent of problems, repeat contacts and rework
2) Identify opportunities to reduce customer effort	• Activities that add no value • Failures that cause problems or rework • Activities that take longer than customer expectations to complete • Measures that are misleading or unhelpful
3) Automate and simplify processes	Harness artificial intelligence, automation and process review to improve efficiency of back office processes and routine customer interactions
4) Engage and empower employees	• Involve employees in service improvement activities • Enable employees to spend more time dealing with complex issues or developing relationships that generate enhanced value Address potential barriers to improving productivity identified by employees: • Fairness of pay and incentives • Skills and training • Management behaviours • Effectiveness of recruitment
5) Set measures of productivity that align employee behaviour, organisational capacity and purpose	• Transactional efficiency • Effectiveness • Employee engagement • Customer perceptions of quality • Customer lifetime value • Organisational purpose outputs

8) Develop your capacity for innovation and agility

The COVID-19 crisis has necessitated different forms of organisational collaboration and changes in the ways service is delivered and experienced by customers. The crisis has exposed organisations' agility and flexibility: some organisations have planned and adapted better than others.

In the "new normal" environment that is emerging from the crisis, innovation and agility will be crucial in determining whether organisations succeed, or even survive[15]. Organisations will need to develop the culture, capacity and capabilities to generate ideas, qualify and operationalise them to deliver service and financial benefits, whilst maintaining a focus on core activities. Often, a key challenge is not in generating new ideas but selecting the right ideas in which to invest time and resources.

Generate ideas

• Monitor innovations developed by your competitors and peers

• Look for ideas and examples of innovation from organisations outside your sector

• Track social media sentiment and feedback about your organisation or your sector

• Review emerging technologies and assess their relevance to your sector or business model

• Evaluate how your product and services differ from competitors, the distinctive value you provide

• Assess how effectively you serve needs of your target customer segments. Get feedback from customers about how you should improve or develop your service

• Identify if there are customer segments you can target to generate new revenue streams

• Encourage employees to submit ideas to improve your service, generate savings or new opportunities

• Promote use of collaboration tools that enable employees to share problems, solutions and learnings

• Hold brainstorm / innovation sessions with diverse groups of employees, customers, trusted suppliers or partners.

[15] See also Top Tips: Developing a culture of agility and innovation at www.instituteofcustomerservice.com

Qualify and test ideas

- Create a process for qualifying and testing ideas. The process should not stifle innovation but should have sufficient structure to test ideas, without spending too much time or resources on ideas that you will not implement

- Define the problem or new opportunity that the idea will address

- Scope the commercial model that underpins the idea. How will it be resourced? What cost savings or revenue will it generate?

- Assess how the idea fits with current processes and service models and identify risks. Define how the effectiveness of the idea will be measured.

Develop the skills and capabilities to operationalise ideas

Key skills and capabilities include:

- Problem diagnosis and definition

- Customer journey mapping, process design, business improvement

- Creating commercial models, collaborative relationships and partnerships

- Technology development and implementation

- Coaching, delegation and facilitation

- Hybrid skills embracing customer experience design, application of technology, commercial models

- Building cross-functional teams to harness capabilities from across the organisation and where appropriate key suppliers or partners.

Evaluate both the long and short term

- Prioritise innovation that will deliver benefits quickly and at low cost

- Review and assess the major investments that your organisation will need to make to influence performance over the longer term.

UKCSI Key facts

10

Number of years the UKCSI has run.
The UKCSI is published twice a year, normally in January and July.

13

Number of sectors the UKCSI covers, 11 in the private sector as well as the local and national public sectors. The Institute also publishes sector reports with a detailed breakdown of scores by sector and organisation.

45,000

Number of unique responses included in July 2020, from over 10,000 customers. Customers are geographically and demographically representative of the UK population and participate in the survey through an online panel. Customers are asked to provide a score for organisations based on their most recent interaction.

3,000

Number of responses per sector, except for Transport and Utilities, which have 6,000 responses each.

271

Number of individual organisations and organisation types which received a UKCSI rating. 259 named organisations which have exceeded a minimum sample size are scored in the 13 sector reports. In addition, scores are given for 12 generic providers including "your local Council", "your local restaurant/takeaway" etc.

Organisations included in the July 2020 UKCSI

Automotive
Audi
BMW
Citroen
Fiat
Ford
Honda
Hyundai
Jaguar
Kia
Land Rover
Mazda
Mercedes-Benz
Mini
Mitsubishi
Nissan
Peugeot
Renault
Seat
Škoda UK
Suzuki
Toyota
Vauxhall
Volkswagen
Volvo

Banks & Building Societies
Bank of Scotland
Barclays
first direct
Halifax
HSBC
Lloyds
M & S
Metro Bank
Nationwide
NatWest
RBS
Sainsbury's
Santander
Starling Bank
Tesco
The Co-operative Bank
TSB
Virgin Money
Yorkshire Bank

Insurance
AA Insurance
Admiral
Aviva
AXA
BUPA
Churchill
Co-op Insurance
Direct Line
Esure
Halifax
Hastings Direct Insurance
Legal and General

Lloyds
LV=
More Than
Nationwide Insurance
Petplan
Prudential
RAC
RIAS
SAGA Insurance
Sainsbury's
Swinton
Tesco
Zurich

Leisure
Amazon Prime Video
Burger King
Caffe Nero
Cineworld
Costa Coffee
Domino's Pizza
Frankie and Bennys
Greggs
Harvester
JD Wetherspoon
KFC
Ladbrokes
McDonald's
Nando's
Netflix
Now TV
Odeon
Pizza Express
Pizza Hut
Pret A Manger
Spotify
Starbucks
Subway
TicketMaster
Toby Carvery
Vue Cinema
your local restaurant / takeaway

Public Services (Local)
GP surgery / health centre
Library
your Housing Association
your local Ambulance Service
your local Council
your local Fire Service
your local Police Service

Public Services (National)
Companies House
Disclosure and Barring Service
DVLA
Highways England
HM Passport Office
HMRC (Inland Revenue)
Jobcentre Plus

NHS / hospital service
Post Office
The university I attend

Retail (Food)
Aldi
ASDA
Co-op Food
Iceland
Lidl
M & S (food)
Morrisons
Ocado
Sainsbury's
Tesco
Waitrose

Retail (Non-food)
Amazon.co.uk
Apple
Argos
ASOS.com
B&Q
Boots UK
Currys / PC World
Debenhams
Ebay
H&M
Halfords
Holland & Barrett
Home Bargains
Homebase
Ikea
John Lewis
M & S
Next
Pets at Home
Poundland
Primark
Specsavers
Superdrug
TK Maxx
Wilko

Services
AA
Autoglass
Avis
British Gas Home Services
DHL
DPD
Green Flag
Halfords autocentre
Hermes
Hertz
Homeserve
Kwik Fit
RAC
Royal Mail / Parcelforce
Timpson

Uber
Western Union
Yodel
your local solicitor
your local tradesman

Telecommunications & Media
BT
EE (including T-Mobile or Orange)
giffgaff
O2
Plusnet
Sky
Sky Mobile
TalkTalk
Tesco Mobile
Three
Utility Warehouse
Virgin Media
Virgin Mobile
Vodafone

Tourism
booking.com
British Airways Holidays
Butlins
Center Parcs
Expedia
Haven Holidays
Hilton
Holiday Inn
Hoseasons
Hotels.com
Jet2holidays.com
Lastminute.com
Marriott
On the Beach
P&O Cruises
Premier Inn
SAGA Holidays
Trailfinders
Travelodge
Trivago
TUI
Virgin Holidays

Transport
Abellio ScotRail
Arriva - Bus group
Avanti West Coast
British Airways
Brittany Ferries
CrossCountry
East Midlands Railway
easyJet
Eurotunnel
First Group - bus companies
Flybe
Gatwick Express
Grand Central

Great Northern
Great Western Railway
Greater Anglia
Heathrow Express
Jet2
London North Eastern Railway
London Northwestern Railway
London Underground
National Express
Northern / Northern Trains
P&O Ferries
Ryanair
South Western Railway
Southeastern (train operating company)
Southern
Stagecoach (Bus)
Thameslink
The Trainline.com
TransPennine Express
Transport for Wales
TUI Airways
Virgin Atlantic
West Midlands Railway

Utilities
Affinity Water
Anglian Water
British Gas
Bulb
Dwr Cymru (Welsh Water)
E.ON (energy)
EDF Energy
Essex and Suffolk Water
Northumbrian Water
npower
Octopus Energy
OVO Energy
Power NI
Scottish and Southern Energy (SSE)
Scottish Gas
Scottish Power
Scottish Water
Severn Trent Water
Shell Energy
South East Water
South Staffordshire Water
South West Water
Southern Water
Thames Water
The Co-operative Energy
UK Power Networks
United Utilities (water)
Utilita
Utility Warehouse
Wessex Water
Yorkshire Water

About the UKCSI

A barometer of customer satisfaction in the UK since 2008

The UKCSI (UK Customer Satisfaction Index) provides insight into the state of customer satisfaction in the UK for 13 key sectors. The UKCSI is published twice a year, in January and July. Each UKCSI incorporates two sets of data to create a rolling measure of customer satisfaction. The July 2020 UKCSI includes responses from surveys conducted between 10 September to 7 October 2019 and 16 March to 13 April 2020.

Over 10,000 customers

The UKCSI is based on an online survey of over 10,000 consumers, who are representative of the UK adult population by region, age and gender. The July 2020 UKCSI comprises 45,000 responses, 3,000 from each sector except for Transport and Utilities which include 6,000 responses each. Customers are asked to rate their experience of dealing with a specific organisation in the previous three months. Customers rate only one organisation per sector. Each customer can complete the survey for up to five different sectors.

Over 25 metrics of the quality of customers' interactions and relationship with organisations

Customers rate the quality of their experiences and relationship with organisations on over 25 metrics including employee professionalism, product / service quality, ease of dealing with an organisation, timeliness, complaint handling and attitudes towards trust, reputation, an organisation's customer ethos and ethical behaviour.

Metrics reflect the priorities identified by customers, as well as attributes that show a strong relationship with overall customer satisfaction. The UKCSI also includes measures of customer effort and a Net Promoter Score (NPS). Customers rate organisations on a scale of 1 – 10 except for the question "how likely would you be to recommend xx to friends and family", which is a scale of 0 – 10.

271 organisations received a UKCSI rating

These include 259 named organisations and 12 generic providers including "your local Council", "your local restaurant/takeaway" etc. Customers select an organisation to rate from a randomised list of leading and emerging players in each sector which is reviewed before each UKCSI. Customers can also select an organisation to rate that is not on the list. Organisations which exceed a minimum sample size are given a score and are named within one of the 13 sector reports.

How the UKCSI is calculated

Index scores are expressed as a number out of 100. The UKCSI score for each organisation is the average of all of its customers' satisfaction scores, multiplied by ten, with a weighting applied reflecting the priority score for each measure. The sector score is the mean average of all responses for that sector, multiplied by ten. The overall UKCSI is based on the mean average of each sector's score.

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* See *Experiences, Emotions and Ethics: refreshing the customer priorities that underpin the UK Customer Satisfaction Index*, available at www.instituteofcustomerservice.com/research. It is free to Institute organisational members and available for purchase by non members.

UKCSI sector reports*

Sector resource packs

- Key sector and organisational measures in spreadsheet format
- Sector satisfaction by age, region, gender
- Key issues organisations should improve
- Satisfaction by product type in the Banking, Insurance and Telecommunications & Media sectors

Sub-sector customer experience measures

- Leisure (Quick Service Restaurants; Entertainment)
- Transport (Air; Rail; Coach / Bus)
- Retail Non-food (Fashion retailers)
- Utilities (Energy; Water)

Automotive

Banks & Building Societies

Insurance

Leisure

Public Services (Local)

Public Services (National)

Retail (Food)

Retail (Non-food)

Services

Telecommunications & Media

Tourism

Transport

Utilities

* Two sector reports are available as a membership benefit to The Institute's Trusted Advisory Network members; one report for Discovery Roadmap and Council members. For Corporate and Pathway members, discounts apply.

Sector reports are available for purchase by non members at
www.instituteofcustomerservice.com or contact us at **enquiries@icsmail.co.uk**

Breakthrough research from The Institute

Are you connected? Recruiting, developing and retaining the skills for customer service excellence

- Highlights the factors that are shaping requirements for customer service skills

- Defines the key skills needed for customer service, from the perspectives of senior managers, employees and customers

- Examines effectiveness of current practice in recruitment, training and development

- Reviews best practice in engaging and retaining employees

- Identifies 9 key enablers, with practical recommendations, for recruiting, developing and retaining the skills for customer service excellence.
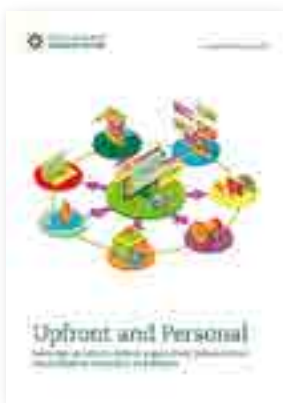
Upfront and Personal: Leveraging data to deliver a genuinely personalised omnichannel customer experience

- Explores customers' attitudes towards use of personal data and experiences with organisations across different channels

- Assesses how effective organisations are in leveraging data to deliver a genuinely personalised, omnichannel experience

- Highlights seven key enablers, with practical recommendations to develop customer-focused omnichannel and personalisation capabilities.
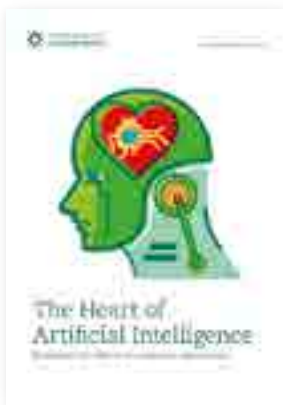
The Heart of Artificial Intelligence:
Enabling the future of customer experience

- Investigates how and why organisations are deploying artificial intelligence in a customer experience context

- Assesses customers' current use of artificial intelligence and attitudes towards its wider implementation

- Examines employees' experience of artificial intelligence and their perceptions about how it affects the customer experience and their job role

- Identifies the key enablers for successful deployment of artificial intelligence in a customer experience context.

Productivity UK: Generating sustainable value from service

- Defines the key characteristics of service productivity

- Assesses the current state of productivity in the UK and its impact on customers and organisations

- Examines how organisations can improve productivity to deliver better customer satisfaction, employee engagement and performance

- Recommends a practical framework to improve and measure productivity.

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The Institute of
Customer Service

About The Institute of Customer Service

The Institute of Customer Service is the UK's independent, professional body for customer service.

Our purpose is to enable organisations to achieve tangible business benefits through excellent customer service aligned to their business goals and to help individuals maximise their career potential and employability by developing their customer service skills.

We provide tools and services to support continuous customer service improvement and a framework for our members to share and learn from each other.

We are independent – setting standards so that our customers can improve their customers' experiences and their business performance.

The Institute is the secretariat for the All Party Parliamentary Group on Customer Service.

Key Activities

- Research and reports on the latest customer service trends and thinking

- Publication of the UK Customer Satisfaction Index (UKCSI) twice a year

- Benchmarking customer experience to identify areas for improvement, drawing on the views of both customers and employees

- Bespoke customer insight and research

- Training and accreditation programmes for customer service professionals

- Professional qualifications for individuals at all stages of their career

- Public policy development.

For further information please visit
www.instituteofcustomerservice.com