



## MARKET SUMMARY REPORT

2020



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

### Sectors Include:

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

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# About the Index

## The American Innovation Index™

The American Innovation Index™ (Aii) scores and ranks the innovativeness of U.S. companies based on their customers' perceptions. The Aii covers 173 firms from nearly 20 industries, based on experiences captured from over 23,000 customer touchpoints. The Aii is a joint project with Fordham University's Gabelli School of Business and the Norwegian School of Economics. The Aii is unique in that it measures innovation from the customer point of view rather than relying on expert opinions that bypass what customers actually experience.

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



## The Social Innovation Index™

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

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

# Overall Benchmarks

## Top 25 Companies | Ranked by Aii Score

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Ikea	84.2	77.0	1	1	1	1
Apple	82.5	67.7	2	31	1	2
Trader Joe's	81.3	73.8	3	7	1	1
John Deere	80.7	74.5	4	3	1	1
Weber	79.5	69.1	5	18	2	5
Toyota	79.1	74.9	6	2	1	1
Ford	77.9	74.1	7	4	2	2
Netflix	77.8	68.4	8	24	2	1
Microsoft	77.5	67.0	9	36	3	4
Amazon	77.2	63.8	10	62	1	2
Nissan	77.0	74.0	11	6	3	4
Samsung	76.9	66.4	12	40	3	9
Sherwin Williams	76.9	69.1	12	18	3	5
General Motors	76.9	71.6	12	11	4	6
USAA	76.7	72.3	15	9	1	1
Stanley Black and Decker	76.6	68.8	16	21	5	7
General Electric (GE)	75.9	70.0	17	14	6	3
Adobe	75.7	58.5	18	131	4	17
Dunkin' Donuts	75.6	67.8	19	30	1	1
Charles Schwab	75.6	68.8	19	21	1	2
Airbnb	75.6	65.3	19	48	1	2
Bridgestone Tire	75.5	72.4	22	8	7	2
Hyundai	75.5	72.1	22	10	5	5
Goodyear	75.4	69.4	24	16	8	4
JetBlue	75.3	70.4	25	12	1	1
Chrysler	75.3	74.1	25	4	6	2

## Sector Benchmarks

Airlines and  
Passenger Trains

The following benchmarks are based on experiences of consumers who traveled from a U.S. destination on the respective airline or passenger train in the past 12 months. **The average Aii and Sii scores for the Airline and Passenger Train sector are 63.8 and 59.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
JetBlue	75.3	70.4	25	12	1	1
Southwest Airlines	74.0	65.4	36	46	2	2
Alaska Airlines	69.5	64.5	67	56	3	3
Amtrak	63.9	61.5	124	96	4	4
Delta Airlines	62.5	58.3	135	133	5	5
United Airlines	60.2	58.3	146	133	6	5
American Airlines	58.8	55.5	149	150	7	7

## Sector Benchmarks

Auto, Property, Casualty  
Insurance Providers

The following benchmarks are based on experiences of consumers who have done business with the respective insurance companies that provide property, casualty, and/or auto insurance in the past 12 months. **The average Aii and Sii scores for the Auto, Property, Casualty Insurance sector are 68.8 and 64.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
USAA	76.7	72.3	15	9	1	1
Geico	71.9	68.0	49	27	2	2
American Family Insurance	70.0	67.4	60	34	3	3
Allstate	69.0	63.5	70	66	4	5
Progressive Insurance	68.1	62.8	81	80	5	7
Liberty Mutual	68.1	63.7	81	65	5	4
State Farm Insurance	66.9	61.4	93	99	7	9
Nationwide	66.2	63.2	104	72	8	6
The Hartford	65.9	61.6	107	92	9	8
Travelers	61.6	55.6	140	148	10	10



## Sector Benchmarks

Automotive  
Manufacturers

The following benchmarks are based on experiences of consumers who purchased a new vehicle from the respective manufacturer in the past 24 months. **The average Aii and Sii scores for the Automotive Manufacturer sector are 76.6 and 72.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Toyota	79.1	74.9	6	2	1	1
Ford	77.9	74.1	7	4	2	2
Nissan	77.0	74.0	11	6	3	4
General Motors	76.9	71.6	12	11	4	6
Hyundai	75.5	72.1	22	10	5	5
Chrysler	75.3	74.1	25	4	6	2
Honda	73.2	66.9	43	39	7	7

## Sector Benchmarks

# Banks and Credit Unions

The following benchmarks are based on the experiences of consumers who have done business with the respective financial institution in the past 12 months. **The average Aii and Sii scores for the Bank and Credit Union sector are 66.4 and 61.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Chase Bank	70.3	65.0	59	51	1	1
Capital One	69.2	60.3	69	114	2	6
TD Bank	68.1	62.3	81	84	3	4
Citizens Bank	66.0	63.1	106	75	4	2
Citi/Citibank	64.9	60.2	117	115	5	7
Wells Fargo	64.4	60.8	122	110	6	5
PNC Bank	63.9	59.7	124	123	7	9
U.S. Bank	63.7	60.2	126	115	8	7
Fifth Third Bank	62.6	62.4	133	83	9	3
Bank of America	61.7	55.8	139	147	10	10
Barclays	58.7	55.6	150	148	11	11



## Sector Benchmarks

# Car Rental Companies

The following benchmarks are based on experiences of consumers who have done business with the respective car rental company in the past 12 months. **The average Aii and Sii scores for the Car Rental sector are 64.1 and 61.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Enterprise Rent-A-Car	66.3	63.0	102	76	1	1
Hertz	63.1	59.9	130	118	2	2
Avis Budget Group	61.8	59.8	138	121	3	3

## Sector Benchmarks

# Consumer Durables and Equipment Manufacturers

The following benchmarks are based on experiences of consumers who purchased products from the respective consumer durables or equipment manufacturer in the past 12 months. **The average Aii and Sii scores for the Consumer Durables and Equipment sector are 75.9 and 68.4, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
John Deere	80.7	74.5	4	3	1	1
Weber	79.5	69.1	5	18	2	5
Sherwin Williams	76.9	69.1	12	18	3	5
Samsung	76.9	66.4	12	40	3	9
Stanley Black and Decker	76.6	68.8	16	21	5	7
General Electric (GE)	75.9	70.0	17	14	6	3
Bridgestone Tire	75.5	72.4	22	8	7	2
Goodyear	75.4	69.4	24	16	8	4
Whirlpool Corporation	73.4	66.1	40	41	9	10
LG	73.3	67.9	42	29	10	8

## Sector Benchmarks

Credit and Prepaid  
Card Providers

The following benchmarks are based on experiences of consumers who used the respective credit cards/payment service brands in the past 12 months. **The average Aii and Sii scores for the Credit Card sector are 67.9 and 63.0, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
American Express	68.8	62.0	71	87	2	5
Discover	68.2	62.9	80	78	3	2
MasterCard	67.7	62.9	86	78	4	2
Visa	67.6	63.2	87	72	5	1
Green Dot	67.2	62.2	90	85	6	4

## Sector Benchmarks

# Delivery & Shipping

The following benchmarks are based on experiences of consumers who have used the respective company to ship packages and/or documents for personal purposes using express delivery in the past 12 months. **The average Aii and Sii scores for the Delivery and Shipping sector are 68.8 and 64.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
FedEx	71.8	67.4	51	34	1	1
UPS	70.5	64.8	57	53	2	2
U.S. Postal Service	66.5	63.4	98	68	3	3

## Sector Benchmarks

# General Merchandise Retailers

The following benchmarks are based on experiences of consumers who purchased from the respective general merchandise retailer in the past 12 months. **The average Aii and Sii scores for the General Merchandise Retail sector are 69.5 and 62.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Amazon	77.2	63.8	10	62	1	2
Costco	74.7	69.5	30	15	2	1
eBay	74.7	61.9	30	89	2	3
Nordstrom	71.0	61.3	53	100	4	6
Dollar Tree Inc.	67.6	61.7	87	91	5	4
Target	66.5	61.3	98	100	6	6
Kohl's	65.7	61.0	110	106	7	9
Walmart	65.7	61.1	110	104	7	8
Dollar General	65.1	61.6	116	92	9	5
Macy's	64.4	58.1	122	135	10	10
Ross Stores Inc.	63.6	57.2	127	139	11	11

## Sector Benchmarks

# Health Insurance Providers

The following benchmarks are based on experiences of consumers who used the respective health insurance provider in the past 12 months. **The average Aii and Sii scores for the Health Insurance sector are 65.9 and 63.4, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Kaiser Permanente	70.9	68.3	55	25	1	1
UnitedHealthcare	69.6	68.0	63	27	2	2
Humana	68.6	65.7	76	44	3	3
Cigna	66.6	64.8	96	53	4	4
Anthem/Blue Cross Blue Shield	63.1	59.4	130	126	5	5
Aetna	61.4	59.4	142	126	6	5



## Sector Benchmarks

# Lodging Brands

The following benchmarks are based on experiences of consumers who stayed at the respective paid accommodation in the U.S. in the past 12 months. **The average Aii and Sii scores for the Lodging sector are 66.3 and 61.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Airbnb	75.6	65.3	19	48	1	2
Hyatt	68.8	66.0	71	42	2	1
Marriott	68.7	64.0	74	59	3	3
Hilton	66.7	62.1	94	86	4	6
Best Western	65.6	62.5	112	81	5	4
IHG/Intercontinental	65.5	62.5	114	81	6	4
Choice Hotels	62.5	60.5	135	112	7	7
Wyndham	60.9	56.1	144	145	8	8
Motel 6	56.3	52.3	154	154	9	9

## Sector Benchmarks

# Investment Services

The following benchmarks are based on experiences of consumers who did business with the respective investment services provider in the past 12 months. **The average Aii and Sii scores for the Investment Services sector are 72.4 and 65.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Charles Schwab	75.6	68.8	19	21	1	2
Fidelity	74.3	65.1	34	49	2	4
J.P. Morgan	73.4	70.2	40	13	3	1
Ameriprise Financial	69.6	65.8	63	43	4	3
Morgan Stanley	67.1	63.0	91	76	5	5

## Sector Benchmarks

# Life and Disability Insurance

The following benchmarks are based on experiences of consumers who have done business with the respective insurance company that provides life, disability, and/or investment plans in the past 12 months. **The average Aii and Sii scores for the Life and Disability Insurance sector are 67.6 and 62.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
New York Life Insurance	69.6	67.0	63	36	1	1
MetLife	66.6	61.3	96	100	2	3
Farmers Insurance	66.5	63.3	98	71	3	2
Prudential Financial	62.6	57.6	133	137	4	4

## Sector Benchmarks

# Restaurants

The following benchmarks are based on experiences of consumers who patronized the respective restaurant in the past 12 months. **The average Aii and Sii scores for the Restaurants sector are 68.8 and 62.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Dunkin' Donuts	75.6	67.8	19	30	1	1
Chick-fil-A	74.4	67.0	33	36	2	2
Starbucks	72.9	64.1	44	57	3	4
Domino's	72.3	65.1	47	49	4	3
Panera	69.8	64.1	62	57	5	4
Taco Bell	68.7	61.0	74	106	6	9
Wendy's	67.8	63.8	85	62	7	6
Pizza Hut	67.4	63.2	89	72	8	7
Subway	66.2	59.9	104	118	9	10
Burger King	65.9	61.6	107	92	10	8
McDonald's	63.3	57.5	129	138	11	11

## Sector Benchmarks

# Specialty Retailers

The following benchmarks are based on experiences of consumers who purchased from the respective specialty retail store in the past 12 months. **The average Aii and Sii scores for the Specialty Retail sector are 69.2 and 62.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Ikea	84.2	77.0	1	1	1	1
TJX	73.8	61.8	38	90	2	5
L Brands Inc.	70.8	60.8	56	110	3	8
Best Buy	70.4	63.4	58	68	4	4
The Home Depot	69.5	64.9	67	52	5	2
Bed Bath & Beyond	68.4	59.8	78	121	6	9
Staples, Inc.	66.5	61.5	98	96	7	6
Gap Inc.	66.3	63.9	102	61	8	3
Lowe's Home Improvement	65.9	61.0	107	106	9	7
Office Depot Inc.	64.6	59.4	119	126	10	10

## Sector Benchmarks

# Supermarket and Drug Stores

The following benchmarks are based on experiences of consumers who purchased from the respective food/supermarket/drug store chain in the past 12 months. **The average Aii and Sii scores for the Supermarket and Drug Store sector are 66.5 and 63.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Trader Joe's	81.3	73.8	3	7	1	1
Aldi	74.8	69.3	28	17	2	2
Whole Foods Market	71.6	67.5	52	32	3	4
Publix Super Markets	71.0	68.2	53	26	4	3
Kroger	65.6	62.0	112	87	5	5
CVS	64.6	60.9	119	109	6	6
Rite Aid	62.9	59.7	132	123	7	8
Walgreens	61.3	59.9	143	118	8	7
Safeway	58.5	57.8	151	136	9	9
Ahold	57.2	55.5	153	150	10	11
Albertsons	56.2	56.3	155	143	11	10



## Sector Benchmarks

# Technology Companies

The following benchmarks are based on experiences of consumers who used or purchased from the respective online services, software, computer, or electronics brand in the past 12 months. **The average Aii and Sii scores for the Technology sector are 71.8 and 61.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	82.5	67.7	2	31	1	2
Netflix	77.8	68.4	8	24	2	1
Microsoft	77.5	67.0	9	36	3	4
Adobe	75.7	58.5	18	131	4	17
Dell	74.9	67.5	27	32	5	3
Uber	74.8	61.6	28	92	6	9
Google/Youtube	74.7	61.1	30	104	7	12
Tik Tok	74.3	64.7	34	55	8	5
Spotify	74.0	64.0	36	59	9	6
Intuit	72.9	59.6	44	125	10	15
Priceline	72.8	61.5	46	96	11	10
HP (Hewlett-Packard)	71.9	63.4	49	68	12	8
Expedia Inc.	69.9	60.4	61	113	13	13
Twitter	68.8	60.0	71	117	14	14
Lyft	68.1	63.5	81	66	15	7
LinkedIn	67.0	58.8	92	130	16	16
Lenovo	66.7	61.2	94	103	17	11
Facebook	62.1	52.2	137	155	18	18
SiriusXM Radio	60.5	51.2	145	156	19	19

## Sector Benchmarks

# Television and Internet Service Providers

The following benchmarks are based on experiences of consumers who have done business with the respective television subscription, internet service, or home telephone service provider in the past 12 months. **The average Aii and Sii scores for the TV and Internet Service sector are 61.1 and 55.6, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
DISH Network	65.4	58.4	115	132	1	1
Comcast/Xfinity	63.6	56.4	127	142	2	3
Cox Communications	61.6	56.3	140	143	3	4
Spectrum	59.9	56.7	147	140	4	2
CenturyLink	55.7	53.8	156	152	5	5
Altice/Optimum/SuddenLink	51.6	48.4	157	158	6	7
Frontier	51.4	50.8	158	157	7	6

## Sector Benchmarks

Wireless/Cellular  
Phone Companies

The following benchmarks are based on experiences of consumers who have done business with the respective wireless/cell phone company in the past 12 months. **The average Aii and Sii scores for the Wireless/Cellular Phone sector are 65.3 and 59.0, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
T-Mobile	73.8	69.0	38	20	1	1
Sprint	68.5	65.5	77	45	2	2
U.S. Cellular	68.3	65.4	79	46	3	3
TracFone	64.9	59.3	117	129	4	4
Verizon	64.5	56.1	121	145	5	5
AT&T	59.7	53.8	148	152	6	6

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## About Rockbridge Associates, Inc.

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

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

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

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

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