

## **News Release**

# **Consumers' Digital Adoption of Financial Services Increased Significantly in 2020**

**Singapore, 31 March 2021 (Wednesday)** – The Institute of Service Excellence (ISE) at the Singapore Management University (SMU) (新大卓越服务研究院) today released the Finance and Insurance industry sector findings from the Customer Satisfaction Index of Singapore (CSISG) 2020 national study.

The Finance sector comprises of the Banks, Credit Cards, and e-Payments sub-sectors. The Banks sub-sector scored 74.0 points (on a 0 to 100 scale) in customer satisfaction, a 1.7% decline over the previous year. The Credit Cards sub-sector scored 72.7 points, which was similar to the previous year. The e-Payments sub-sector was a new inclusion to the study this year, scoring 79.0 points. The Insurance sector scored 73.8 points; the score was not comparable with previous years due to changes in survey and sampling methodologies.

This announcement also marked the final set of industry results for the 2020 CSISG study. Based on the customer satisfaction scores for eight key economic sectors and 22 sub-sectors of the Singapore economy, the national customer satisfaction score for 2020 was 74.0 points; in 2019 the national average was 74.3 points.

“Despite the mixed performance in CSISG results during what has been a tumultuous year, a promising development we have observed is in the area of digital adoption among consumers,” said Ms Neeta Lachmandas (妮塔.拉切曼达斯), ISE Executive Director (执行总监).

“These latest results reinforce observations made throughout 2020, with more people using digital channels for consumption and servicing. With credits cards, there was a four-fold increase in the number of cardholders indicating online food delivery platforms as the category where they had made the most recent spend, and almost eight in ten customers now use mobile or internet banking,” she said.

## **Insurance**

A majority of insurance policyholders surveyed had also indicated the use of digital channels when interacting with their insurers. These customers rated their insurer higher on perceived value and loyalty, when compared to policyholders that had not used such channels.

Furthermore, policyholders surveyed also indicated digital platforms, specifically “websites”, as the channel they most preferred to use when searching for product and service information; financial advisors were the most preferred channel when making the actual purchase of a policy.

“The positive association of loyalty and value metrics with the usage of digital channels bode well for the industry as insurers introduce new app-based services to engage with their customers,” observed Ms Lachmandas.

## **Credit Cards and e-Payments**

More Credit Card customers were also observed to be taking their spending online. When asked which category of merchants they had most recently spent on, 16.1% of cardholders indicated food delivery platforms, compared to just 3.8% in 2019. Online shopping marketplaces also saw a marked increase in the proportion of their spending, with 10.8% of respondents indicating it as their most recent spend category compared to 6.6% the year before.

e-Payment systems were added to the CSISG study this year. This included e-wallets and payment apps such as Apple Pay, GrabPay, and PayLah!, as well as mobile banking apps that facilitated payments using PayNow.

Mr Chen Yongchang (陈勇畅), ISE Head of Research and Consulting, said, “With four in five e-payment respondents reporting an increase in the use of e-payments as compared to 2019, the industry’s efforts to rollout e-payment solutions to merchants and customers appear to have gained momentum and bore fruit in 2020.”

The study showed 55.6% of e-Payment respondents using the platform at least once a week, with the most frequent users, i.e., those who use e-payments at least four times a week, having significantly higher levels of satisfaction, loyalty, and spending, compared to the less frequent users.

Analysis of both the Credit Cards and e-Payments sub-sectors revealed that attributes relating to brand, reputation, and innovation were common drivers of loyalty. Interestingly, e-Payments outperformed Credit Cards on a number of branding and service process-related attributes, including areas which were important for driving Credit Card loyalty, such as accessing transaction information. Conversely, Credit Cards outperformed e-Payment on merchant tie-ups and card benefits.

“These two sub-sectors’ value propositions appear to be converging, with e-payment providers increasingly offering benefits such as cashback and rewards programme previously provided by Credit Cards. Card issuers should take note of the potential competition for their share-of-wallet from e-payment providers. On the other hand, companies which offer both products should not only pay attention to the potential cannibalisation of their offerings, but also consider how they might better leverage on the strengths of each product to offer a more holistic payment solution to better meet customers’ needs,” surmised Mr Chen.

## **Banks**

The Banks sub-sector recorded lower CSISG scores, year-on-year. This was observed alongside lower levels of loyalty, and specifically, price tolerance.

“Customers have become more price sensitive given the current economic environment. Coupled with reduced service levels, such as temporary branch closures due to the Covid-19 pandemic, the industry as a whole had a tough time in 2020,” explained Ms Lachmandas.

Nonetheless, the study also showed that use of the banks’ digital channels rose from 72.1% in 2019 to 76.9% in 2020. In particular, customers aged 60 and above who indicated using these channels rose from 20.3% in 2019 to 65.5% in 2020.

“Banks adapted to the closure of branches by ramping up their digital channels, prompting older customers who tended to not use these channels to adopt them in a big way in the past year. Interestingly, these customers were observed to be relatively satisfied with the use of internet banking”, remarked Mr Chen.

The average internet banking satisfaction rating for all bank customers was 7.40 points (on a 1 to 10 scale), while the average rating for customers aged 60 and above was 7.74 points.

The CSISG 2020 Q4 study was conducted between October 2020 and January 2021. A total of 4,720 local consumers were surveyed for the Finance and Insurance sectors. Prior to this, the Info-Communications and Retail sectors were measured in Q1, the Air Transport and Land Transport sectors in Q2, and the Food & Beverage and Tourism sectors in Q3. In total, the CSISG 2020 study completed 19,147 unique interviews. A total of 264 distinct entities were measured and 101 entities received published scores.

Please refer to Annex A for a background on the CSISG and Annex B for the detailed scores.

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**About the Customer Satisfaction Index of Singapore**

The Customer Satisfaction Index of Singapore (CSISG) is a landmark study that computes customer satisfaction scores at the national, sector, sub-sector, and company levels with the intent of producing a rigorous, objective and comprehensive assessment of Singapore's service levels. Given that the CSISG is the only national customer satisfaction measurement tool with cross sector capabilities, ISE is able to provide organisations with exclusive benchmarking insights about customer satisfaction as well as use predictive analytics and regression models to pinpoint drivers that would deliver the most impact.

**About the Institute of Service Excellence (ISE) at Singapore Management University**

The Institute of Service Excellence was jointly set up by Singapore Management University and Singapore Workforce Development Agency in July 2007 to elevate service levels and promote a culture of service excellence in Singapore. Working in close collaboration with government agencies and business leaders, ISE champions service excellence through an integrated approach that encompasses benchmarking and analysis, research and thought leadership, as well as industry engagement.

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## Annex A

### About the Customer Satisfaction Index of Singapore (CSISG)

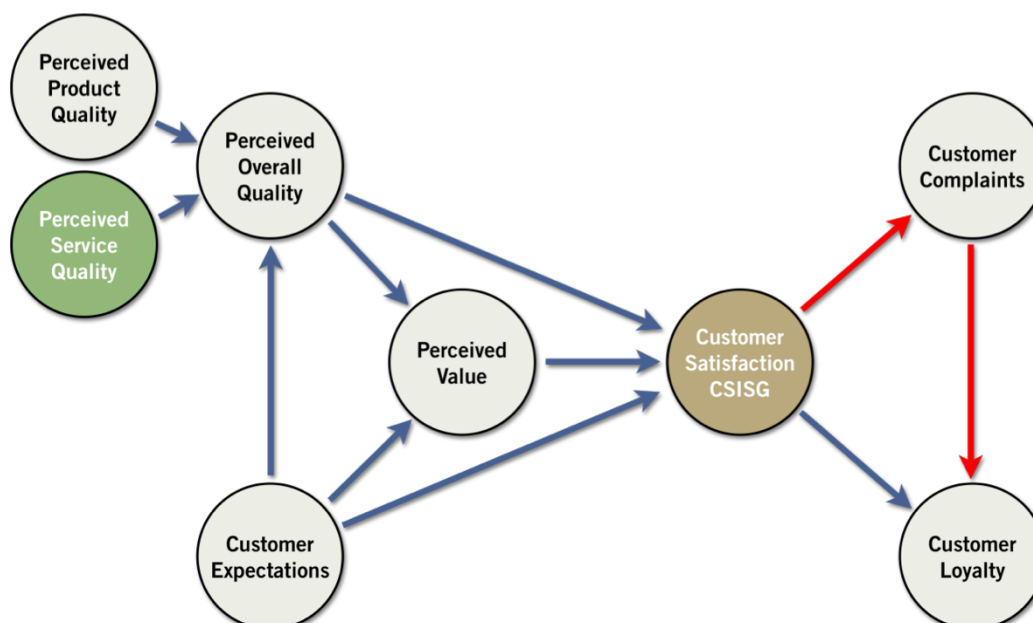
The Customer Satisfaction Index of Singapore (CSISG) is a landmark study that computes customer satisfaction scores at the national, sector, sub-sector, and company levels with the intent of producing a rigorous, objective and comprehensive assessment of Singapore's service levels.

CSISG measures customers' cumulative satisfaction with companies. The scores are generated using a structural equations model (please refer to Figure 1) based on survey data collected from end-users after consumption of products and services. Sub-sector scores are derived as a weighted average of company scores, in proportion to the revenue contributions of companies. Sector scores are derived in a similar fashion, aggregating the sub-sector scores proportionately to each sub-sector's revenue contributions. CSISG scores customer satisfaction on a scale of 0 to 100 with higher scores representing better performance.

The methodological foundations of the CSISG are based on the American Customer Satisfaction Index (ACSI) that was developed by the National Quality Research Center (NQRC) at the University of Michigan. ACSI has been standardised measure of customer satisfaction in the United States economy since 1994.

Given that the CSISG is the only national customer satisfaction measurement tool with cross sector capabilities, ISE is able to provide organisations with exclusive benchmarking insights about customer satisfaction as well as use predictive analytics and regression models to pinpoint drivers that would deliver the most impact.

**Figure 1: CSISG expanded model**





# 2020 NATIONAL SCORE 74.0

## HOW WELL DID COMPANIES SATISFY THEIR CUSTOMERS?

### 78.4 Air Transport

- 81.7 Airport\***
- 81.7 Changi Airport
- 77.0 Full Service Airlines**
- 81.5 Singapore Airlines\*
- 80.7 Emirates\*
- 75.7 Other full service airlines

### 73.9 Budget Airlines

- 75.1 AirAsia
- 74.9 Lion Air
- 73.4 Jetstar Asia
- 72.3 Scoot
- 75.4 Other budget airlines

### 76.1 Tourism

- 76.1 Attractions**
- 78.9 Singapore Zoo\*
- 76.2 Gardens By The Bay
- 72.7 Universal Studios
- 72.2 Sentosa
- 77.7 Other attractions

### 74.5 Land Transport

- 75.9 Point-to-Point Transport\***
- 80.0 SMRT\*
- 75.7 Gojek
- 75.0 ComfortDelGro
- 74.5 Grab
- 77.4 Other Taxi Companies

### 74.4 Public Buses

- 75.3 SBS Transit
- 72.7 SMRT
- 74.3 Other bus operators

### 73.4 Mass Rapid Transit System

- 75.3 SBS Transit\*
- 72.5 SMRT

### 74.0 Finance

- 79.0 e-Payments\***
- 80.8 DBS PayLah!
- 79.6 Mobile Banking Apps
- 76.4 Grab
- 78.0 Other e-Payment Apps

### 74.0 Banks

- 74.7 OCBC
- 74.7 UOB
- 74.5 Maybank
- 74.5 HSBC
- 73.8 DBS
- 73.8 Standard Chartered
- 73.6 Citibank
- 73.3 Other banks

### 72.7 Credit Cards

- 73.8 HSBC
- 73.5 OCBC
- 73.3 Maybank
- 73.0 UOB
- 72.9 American Express
- 72.4 Standard Chartered
- 71.9 Citibank
- 71.9 DBS
- 72.0 Other Credit Cards

### 73.8 Insurance

- 73.8 Insurance**
- 74.6 Prudential
- 73.3 AIA
- 73.2 Great Eastern
- 72.3 NTUC Income
- 75.1 Other insurers

### 73.6 Food & Beverage

- 73.8 Restaurants**
- 76.2 Din Tai Fung
- 73.5 Sakae Sushi
- 72.4 Crystal Jade Kitchen
- 71.2 Pizza Hut
- 71.0 Swensen's
- 74.2 Other restaurants

### 73.6 Cafes & Coffee Houses

- 77.1 Starbucks
- 72.7 Ya Kun
- 68.3 Toast Box
- 73.7 Other cafes & coffee houses

### 73.1 Fast Food Restaurants

- 75.1 Burger King
- 74.7 McDonald's
- 74.6 Subway
- 69.9 KFC
- 72.6 Other fast food restaurants

### 71.3 Info-Communications

#### 73.9 Wireless@SG

#### 71.7 Mobile Telecom

- 72.1 StarHub
- 71.6 M1
- 71.5 Singtel

#### 70.1 Broadband

- 70.9 Singtel
- 70.3 M1
- 69.2 StarHub

#### 70.6 PayTV

- 70.9 StarHub
- 70.2 Singtel

### 71.0 Retail

#### 72.9 e-Commerce

- 77.5 Ebay\*
- 75.7 Amazon
- 75.7 Zalora
- 75.5 Shopee
- 72.7 Fave
- 72.6 Aliexpress
- 70.6 Qoo10
- 70.3 Taobao/Tmall
- 70.0 Lazada
- 69.5 Carousell
- 79.0 Other e-Commerce\*

#### 72.1 Fashion Apparels

- 75.6 Adidas
- 74.6 Uniqlo
- 74.3 G2000
- 72.1 Giordano
- 70.3 H&M
- 66.3 Cotton On
- 72.4 Other fashion apparels

#### 71.2 Department Stores

- 77.0 Robinsons\*
- 73.2 Tangs
- 72.3 Marks & Spencer
- 70.1 OG
- 70.0 BHG
- 70.4 Other department stores

#### 69.9 Supermarkets

- 76.5 Market Place/Jasons\*
- 73.0 Cold Storage
- 70.7 Sheng Siong
- 70.3 NTUC FairPrice
- 67.9 Prime
- 65.6 Giant

This scorecard summarises the results of the CSISG 2020 satisfaction scores at the national, sector, sub-sector and company levels.

CSISG scores are generated based on the econometric modelling of survey data collected from end-users after the consumption of products and services. Company scores (in black) are weighted based on a separate incidence study. This incidence study helps determine each company's sample profile and the local-tourist weights. Sub-sector scores (in blue) are derived as a weighted average of company scores, in proportion to the local and tourist incidence interactions with the constituent companies. Sector scores (in gold) are derived by aggregating the sub-sector scores proportionately to each sub-sector's revenue contributions.

Finally, the national index of 74.0 represents a weighted average, by each sector's contribution to GDP, of the 8 sector scores.

All scores displayed are accurate to one-decimal place. Entities are presented in decreasing levels of satisfaction.

\* Companies indicated with an asterisk(\*) are companies that have performed significantly above their sub-sector average.

\* Sub-sectors indicated with an asterisk(\*) are sub-sectors that have performed significantly above their sector average.

CSISG Quarter 1

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2019-2020 Year-on-Year Change / % Change		SECTOR / Sub-sector / Company Measured
70.6	69.1	72.2	69.6	70.0	71.7	72.1	72.6	73.4	71.0	NA	NA	RETAIL (Sector)
70.8	70.3	75.2	68.4	68.6	70.2	71.2	71.8	73.0	71.2	NA	NA	Department Stores (Sub-sector)
72.0	69.7	75.0	69.4	69.4	71.2	72.1	72.3	73.9	77.0	NA	NA	Robinsons
71.8	71.9	75.8	67.9	67.3	68.6	70.1	71.3	73.3	73.2	NA	NA	Tangs
NM	NM	NM	NM	NM	NM	NM	NM	NM	72.3	NA	NA	Marks & Spencer
66.4	69.3	70.7	66.7	69.4	NM	69.2	69.6	70.9	70.1	NA	NA	OG
NM	NM	NM	NM	NM	70.8	71.2	71.5	73.1	70.0	NA	NA	BHG
68.3	67.0	73.0	66.0	65.8	67.5	70.3	70.4	71.6	70.4	NA	NA	Other department stores
67.9	67.9	70.0	71.1	70.6	71.5	72.4	72.9	73.6	69.9	NA	NA	Supermarkets (Sub-sector)
NM	NM	NM	NM	NM	NM	NM	NM	NM	76.5	NA	NA	Market Place/Jasons
69.0	67.9	69.5	71.7	71.6	72.5	72.3	72.7	73.5	73.0	NA	NA	Cold Storage
68.0	67.0	66.8	71.6	69.4	71.9	72.4	73.1	73.7	70.7	NA	NA	Sheng Siong
66.3	68.5	71.4	70.9	70.7	71.7	73.1	73.6	74.2	70.3	NA	NA	NTUC FairPrice
NM	NM	NM	NM	NM	NM	NM	NM	NM	67.9	NA	NA	Prime
NM	NM	NM	NM	NM	71.1	71.6	71.9	72.9	65.6	NA	NA	Giant
68.5	70.0	71.5	69.2	69.3	71.9	72.5	72.8	73.4	72.1	NA	NA	Fashion Apparels (Sub-sector)
NM	NM	NM	NM	NM	NM	73.6	75.4	72.1	75.6	NA	NA	Adidas
NM	NM	NM	NM	NM	74.5	72.4	74.9	71.5	74.6	NA	NA	Uniqlo
NM	NM	NM	NM	NM	73.1	72.9	73.6	73.7	74.3	NA	NA	G2000
NM	NM	NM	NM	NM	71.5	71.7	71.4	74.1	72.1	NA	NA	Giordano
NM	NM	NM	NM	NM	72.5	71.1	74.2	73.4	70.3	NA	NA	H&M
NM	NM	NM	NM	NM	69.9	71.9	70.1	72.6	66.3	NA	NA	Cotton On
NM	NM	NM	NM	NM	71.4	72.7	72.0	74.1	72.4	NA	NA	Other fashion apparels stores
NM	NM	NM	NM	NM	71.1	71.4	72.0	73.0	72.9	NA	NA	e-Commerce (Sub-sector)
NM	NM	NM	NM	NM	71.6	72.6	73.4	73.8	77.5	NA	NA	Ebay
NM	NM	NM	NM	NM	69.3	70.0	71.2	72.0	75.7	NA	NA	Amazon
NM	NM	NM	NM	NM	73.2	73.7	74.2	74.7	75.7	NA	NA	Zalora
NM	NM	NM	NM	NM	NM	NM	NM	NM	75.5	NA	NA	Shopee
NM	NM	NM	NM	NM	72.0	73.1	73.7	74.2	72.7	NA	NA	Fave
NM	NM	NM	NM	NM	NM	NM	NM	NM	72.6	NA	NA	Aliexpress
NM	NM	NM	NM	NM	70.6	71.4	71.4	72.6	69.5	NA	NA	Carousell
NM	NM	NM	NM	NM	70.3	71.5	72.1	73.3	70.6	NA	NA	Qoo10
NM	NM	NM	NM	NM	72.0	71.7	72.1	73.1	70.3	NA	NA	Taobao/Tmall
NM	NM	NM	NM	NM	71.9	NM	NM	NM	70.0	NA	NA	Lazada
NM	NM	NM	NM	NM	NM	69.2	69.8	71.1	80.7	NA	NA	Other e-Commerce
64.3	65.9	67.7	66.8	67.4	68.5	69.6	70.4	72.1	71.3	-0.76	(-1.0%)	INFO-COMMUNICATIONS (Sector)
64.5	66.3	67.7	67.2	68.4	69.2	70.2	71.1	72.7	71.7	-0.99	(-1.4%)	Mobile Telecom (Sub-sector)
64.1	66.6	66.8	67.2	69.0	67.5	69.2	69.4	71.9	72.1	+0.20	(+0.3%)	StarHub
65.3	68.0	64.3	64.4	63.9	65.0	66.6	67.9	69.7	71.6	+1.92	(+2.8%)	M1
64.5	65.6	69.3	68.1	69.4	72.0	73.0	74.1	75.2	71.5	-3.70	(-4.9%)	Singtel
62.9	64.2	67.5	65.3	64.9	67.0	68.2	68.9	70.6	70.1	-0.59	(-0.8%)	Broadband (Sub-sector)
62.2	64.0	67.7	65.1	64.1	66.9	68.0	68.7	70.2	70.9	+0.68	(+1.0%)	Singtel
63.7	63.9	64.3	66.2	66.2	67.5	68.2	69.4	70.9	70.3	-0.61	(-0.9%)	M1
63.7	64.4	67.5	65.8	66.9	67.0	68.2	68.9	70.9	69.2	-1.73	(-2.4%)	StarHub
NM	NM	NM	66.5	65.1	66.6	67.4	68.1	70.2	70.6	+0.34	(+0.5%)	PayTV (Sub-sector)
NM	NM	NM	67.0	66.6	67.7	67.6	68.8	70.7	70.9	+0.27	(+0.4%)	StarHub
NM	NM	NM	65.0	64.4	65.8	66.9	67.3	69.7	70.2	+0.44	(+0.6%)	Singtel
NM	NM	NM	61.5	59.6	69.6	70.3	71.7	73.2	73.9	+0.77	(+1.1%)	Wireless@SG (Sub-sector)

NM Not Measured

NA Not Applicable

Customer Satisfaction scores are based on a 0 to 100 scale.

**Note 1** In 2020, data collection for the Retail Sector was done via an online methodology and no tourists were measured.

Data shown in the years before 2020, and collected via the face-to-face methodology, cannot be directly comparable to the 2020 scores and should only be used as reference.

CSISG Quarter 2

Previously reported scores based on the door-to-door methodology (See Note 1)									2019 Internal Online Study	2019 Internal Online Study-2020 Note 1 2020	2019 Internal Online Study-2020 Year-on-Year Change / % Change		SECTOR / Sub-sector / Company Measured
2011	2012	2013	2014	2015	2016	2017	2018	2019					
NM	NM	NM	NM	72.8	75.5	74.4	75.4	76.1	NM	78.4	NA	NA	AIR TRANSPORT (Sector)
73.2	74.6	77.1	73.3	73.2	73.5	74.2	74.5	75.3	NM	77.0	NA	NA	Full Service Airlines (Sub-sector)
76.6	77.8	79.4	74.9	76.1	76.7	77.5	78.1	78.8	NM	81.5	NA	NA	Singapore Airlines
74.5	76.5	76.1	73.0	73.3	74.1	75.1	75.6	76.4	NM	80.7	NA	NA	Emirates
69.2	68.2	70.6	69.8	69.3	70.8	71.5	71.6	72.6	NM	75.7	NA	NA	Other full service airlines
65.7	62.7	67.5	68.3	68.3	69.5	71.2	73.1	72.4	NM	73.9	NA	NA	Budget Airlines (Sub-sector)
NM	61.9	68.3	66.9	68.0	69.9	71.6	72.2	73.2	NM	75.1	NA	NA	AirAsia
NM	NM	NM	NM	NM	NM	NM	69.9	70.3	NM	74.9	NA	NA	Lion Air
NM	62.2	66.9	68.0	67.5	70.3	72.0	72.4	73.1	NM	73.4	NA	NA	Jetstar Asia
NM	NM	NM	NM	NM	68.2	71.8	75.3	72.3	NM	72.3	NA	NA	Scoot
NM	63.7	70.3	71.5	70.3	70.9	70.8	70.5	71.0	NM	75.4	NA	NA	Other budget airlines
78.6	72.8	85.5	75.4	75.1	81.4	77.1	78.0	79.0	NM	81.7	NA	NA	Airport (Sub-sector)
NM	NM	NM	NM	63.3	66.8	67.8	67.8	68.0	NM	74.5	NA	NA	LAND TRANSPORT (Sector)
67.8	61.9	64.1	59.7	62.0	66.4	64.8	63.6	64.9	66.1	73.4	+7.29	(+11.0%)	MRT System (Sub-sector)
69.0	63.2	67.3	60.3	63.9	66.5	65.1	63.9	64.7	71.0	75.3	+4.33	(+6.1%)	SBS Transit Trains
67.6	61.5	63.3	59.6	61.5	66.3	64.6	63.4	65.0	63.9	72.5	+8.59	(+13.5%)	SMRT Trains
66.4	61.6	60.6	58.5	60.9	62.7	64.9	65.6	66.7	68.9	74.4	+5.57	(+8.1%)	Public Buses (Sub-sector)
66.3	60.8	60.1	57.7	60.4	61.9	64.0	65.2	67.0	67.3	75.3	+8.05	(+12.0%)	SBS Transit Buses
66.6	63.9	62.2	60.5	62.2	64.4	66.6	67.3	68.2	70.8	72.7	+1.88	(+2.7%)	SMRT Buses
NM	NM	NM	NM	NM	NM	NM	63.4	64.3	70.2	74.3	+4.17	(+5.9%)	Other bus operators
NM	NM	NM	NM	NM	NM	NM	NM	Note 2	NM	75.9	NA	NA	Point-to-Point Transport (Sub-sector)
66.6	63.6	70.5	63.5	66.2	70.1	71.8	72.1	72.9	NM	80.0	NA	NA	SMRT Taxis
NM	NM	NM	NM	NM	NM	NM	NM	68.2	NM	75.7	NA	NA	Gojek
66.6	64.4	65.5	62.9	65.6	69.3	71.4	72.3	72.9	NM	75.0	NA	NA	ComfortDelgro
NM	NM	NM	NM	NM	69.0	69.5	67.5	68.1	NM	74.5	NA	NA	Grab
NM	NM	NM	NM	NM	NM	NM	NM	NM	NM	77.4	NA	NA	Other Taxi Companies

NM Not Measured

NA Not Applicable

Customer Satisfaction scores are based on a 0 to 100 scale.

Changes coloured in Green or Red indicates a statistically significant increase or decrease in score.

Statistical significance is defined at a 90% Confidence Interval.

Note 1: In Q2 2020, data collection for these sub-sectors was done via the online methodology and no tourists were measured.

In Q2 2019, an internal online study was conducted for the MRT System and Public Buses Sub-sectors. Thus, the 2020 scores are comparable with the 2019 internal online study for these sub-sectors.

Data shown in the years before 2020, and collected via the door-to-door methodology, cannot be directly comparable to the 2020 scores and should only be used as references.

Note 2: The previously measured Taxis and Transport Booking Apps sub-sectors have been merged to form the Point-to-Point Transport sub-sector.

CSISG Quarter 3

Previously reported scores based on the door-to-door methodology (See Note 3)									Note 3 2020	SECTOR / Sub-sector / Company Measured
2011	2012	2013	2014	2015	2016	2017	2018	2019		
67.5	67.7	70.3	65.8	67.1	70.1	71.7	74.2	76.9	73.6	FOOD & BEVERAGE (Sector)
Note 1	Note 1	Note 1	Note 1	Note 1	69.8	71.5	74.4	78.3	73.8	Restaurants (Sub-sector)
NM	NM	NM	NM	NM	71.3	73.0	74.5	76.4	76.2	Din Tai Fung
NM	NM	NM	NM	NM	69.8	71.2	74.5	82.3	73.5	Sakae Sushi
NM	NM	NM	NM	NM	70.9	72.6	75.2	77.0	72.4	Crystal Jade Kitchen
NM	NM	NM	NM	NM	70.6	71.1	72.0	76.6	71.2	Pizza Hut
NM	NM	NM	NM	NM	70.2	72.0	74.5	78.3	71.0	Swensen's
Note 1	Note 1	Note 1	Note 1	Note 1	68.0	70.9	75.2	80.2	74.2	Other restaurants
67.6	68.2	67.9	69.0	69.4	70.7	71.7	73.6	74.6	73.1	Fast Food Restaurants (Sub-sector)
70.3	67.5	68.9	69.6	67.6	71.0	72.9	74.2	75.0	75.1	Burger King
65.9	68.9	67.6	71.6	72.2	72.3	72.7	74.9	76.2	74.7	McDonald's
NM	NM	NM	NM	NM	68.8	70.7	71.9	73.7	74.6	Subway
68.2	68.2	66.8	67.9	67.5	70.4	70.4	72.7	73.6	69.9	KFC
70.4	66.1	69.6	62.6	64.3	67.9	70.3	72.1	72.3	72.6	Other fast food restaurants
NM	NM	NM	NM	NM	NM	71.9	73.9	74.8	73.6	Cafes & Coffee Houses (Sub-sector)
68.0	68.8	73.4	69.1	70.1	72.7	73.2	75.6	76.4	77.1	Starbucks
NM	NM	NM	NM	NM	70.1	70.2	72.3	72.7	72.7	Ya Kun
NM	NM	NM	NM	NM	69.6	70.3	71.4	73.1	68.3	Toast Box
NM	NM	NM	NM	NM	NM	72.2	74.2	75.1	73.7	Other cafes & coffee houses
73.5	70.0	74.5	69.1	69.4	71.1	74.2	75.1	75.8	76.1	TOURISM (Sector)
75.3	72.6	79.8	72.6	70.3	72.8	73.3	74.1	75.1	76.1	Attractions (Sub-sector)
76.6	70.8	78.7	70.8	71.6	73.3	74.5	74.7	75.7	78.9	Singapore Zoo
NM	NM	NM	NM	NM	72.1	73.2	74.4	75.4	76.2	Gardens By The Bay
75.7	74.9	81.6	73.2	71.0	73.1	71.9	73.1	74.5	72.7	Universal Studios
74.5	73.1	78.1	71.6	71.6	74.3	74.9	75.6	76.5	72.2	Sentosa
75.8	71.5	79.3	69.1	68.7	70.5	71.2	72.0	73.2	77.7	Other attractions

NM Not Measured  
NA Not Applicable

Customer Satisfaction scores are based on a 0 to 100 scale.

**Note 1** Restaurants were previously measured at holding-level. Since 2016, brand-level entities were measured instead.

**Note 2** Cafes & Coffee Houses and Snack Bars & Food Kiosks were previously measured as 1 sub-sector. Since 2017, they were measured separately.

**Note 3** In Q3 2020, data collection for these sub-sectors was done via an online methodology and no tourists were measured.

Data shown in the years before 2020, and collected via the face-to-face methodology, cannot be directly comparable to the 2020 scores and should only be used as reference.

**Note 4** Due to the Covid-19 situation and travel restrictions, the Hotels sub-sector, which only surveyed tourists, was not measured in 2020.



CSISG Quarter 4

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2019–2020 Year-on-Year Change / % Change	SECTOR / Sub-sector / Company Measured
NM	NM	NM	NM	NM	NM	NM	NM	Note 3	74.0	NA NA	FINANCE (Sector)
NM	NM	NM	NM	NM	NM	NM	NM	Note 2	79.0	NA NA	e-Payments (Sub-sector)
NM	NM	NM	NM	NM	NM	NM	NM	NM	80.8	NA NA	DBS PayLah!
NM	NM	NM	NM	NM	NM	NM	NM	NM	79.6	NA NA	Mobile Banking Apps (Scan & Pay)
NM	NM	NM	NM	NM	NM	NM	NM	NM	76.4	NA NA	GrabPay
NM	NM	NM	NM	NM	NM	NM	NM	NM	78.0	NA NA	Other e-Payment apps
69.1	71.8	69.4	72.2	71.1	72.9	74.1	74.6	75.3	74.0	-1.30 (-1.7%)	Banks (Sub-sector)
68.5	69.0	71.3	71.8	71.6	72.9	73.8	74.5	75.1	74.7	-0.42 (-0.6%)	OCBC
68.4	71.2	71.4	71.6	70.8	71.7	72.4	72.6	74.3	74.7	+0.43 (+0.6%)	UOB
67.4	70.8	69.0	68.2	71.9	72.5	73.6	73.5	74.0	74.5	+0.49 (+0.7%)	Maybank
67.9	74.0	69.7	69.5	69.7	71.3	72.8	73.8	74.2	74.5	+0.22 (+0.3%)	HSBC
71.1	69.1	71.9	75.8	71.6	73.1	74.5	75.1	75.6	73.8	-1.76 (-2.3%)	DBS
65.7	73.5	70.1	71.2	71.3	71.9	73.1	73.2	73.6	73.8	+0.23 (+0.3%)	Standard Chartered
68.3	74.5	70.2	75.7	70.6	72.5	73.9	75.3	75.7	73.6	-2.09 (-2.8%)	Citibank
66.9	72.1	68.8	67.0	70.1	70.8	72.0	71.3	72.5	73.3	+0.86 (+1.2%)	Other banks
NM	NM	NM	NM	NM	70.7	71.9	72.0	72.7	72.7	-0.06 (-0.1%)	Credit Cards (Sub-sector)
NM	NM	NM	NM	NM	70.4	71.4	71.6	72.8	73.8	+0.97 (+1.3%)	HSBC
NM	NM	NM	NM	NM	70.0	71.5	71.4	72.1	73.5	+1.35 (+1.9%)	OCBC
NM	NM	NM	NM	NM	70.7	72.0	72.3	72.9	73.3	+0.43 (+0.6%)	Maybank
NM	NM	NM	NM	NM	70.7	72.0	72.1	72.7	73.0	+0.32 (+0.4%)	UOB
NM	NM	NM	NM	NM	72.1	72.8	72.9	73.2	72.9	-0.34 (-0.5%)	American Express
NM	NM	NM	NM	NM	NM	NM	NM	NM	72.4	NA NA	Standard Chartered
NM	NM	NM	NM	NM	72.1	72.4	73.1	73.5	71.9	-1.56 (-2.1%)	Citibank
NM	NM	NM	NM	NM	70.9	72.3	72.7	73.4	71.9	-1.51 (-2.1%)	DBS
NM	NM	NM	NM	NM	69.0	70.6	70.1	71.4	72.0	+0.53 (+0.7%)	Other credit cards
NM	NM	NM	NM	NM	NM	NM	NM	Note 3	73.8	NA NA	Insurance (Sector)
NM	NM	NM	NM	NM	NM	NM	NM	Note 1	73.8	NA NA	Insurance (Sub-sector)
NM	NM	NM	NM	NM	NM	NM	NM	NM	74.6	NA NA	Prudential
NM	NM	NM	NM	NM	NM	NM	NM	NM	73.3	NA NA	AIA
NM	NM	NM	NM	NM	NM	NM	NM	NM	73.2	NA NA	Great Eastern
NM	NM	NM	NM	NM	NM	NM	NM	NM	72.3	NA NA	NTUC Income
NM	NM	NM	NM	NM	NM	NM	NM	NM	75.1	NA NA	Other life insurers
69.1	69.9	70.7	71.1	70.2	71.8	72.9	73.5	74.3	74.0	NA NA	SINGAPORE NATIONAL SCORE

NM Not Measured  
NA Not Applicable

Customer Satisfaction scores are based on a 0 to 100 scale.

**Note 1:** Data collection for Insurance sub-sector was done online with locals only, as opposed to face-to-face interviews in 2019. Life and Health & Medical Insurance were merged as one sub-sector.

**Note 2:** e-Payments is a newly added sub-sector in 2020.

**Note 3:** 2020 was the first year of measure for the Finance and Insurance sectors. Previously, they were measured as one sector (i.e., the Finance & Insurance sector).

**Note 4:** As there was a change from face-to-face methodology to online surveys for majority of the sectors measured, the Singapore National Scores for the years before 2020 cannot be directly comparable to the 2020 score and should only be used as reference.