

CSISG 2013 FULL YEAR RESULTS

FINANCE & INSURANCE AND HEALTHCARE RESULTS



CSISG 2013 Q4 & Full Year Results

- CSISG 2013 Q4 quick facts and sample design
- Results overview
- Results and highlights of Healthcare Sector
- Results and highlights of Finance & Insurance Sector

Overview of the CSISG Main Fieldwork



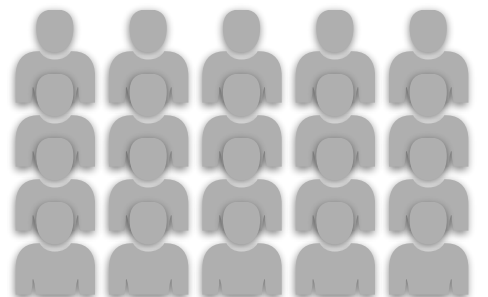
Singapore citizens and PRs are interviewed at their homes. Homes are selected from a random listing of 40,000 household addresses that match housing profile of Singapore resident population.



Departing tourists are interviewed at Changi Airport.



Each respondent answer up to 17 CSISG questions and 15 touchpoint questions about a company they had recent experiences with.



Typically 250 respondents per company would have answered the CSISG questionnaire.



CSISG 2013 Q4 Quick Facts

Sectors Covered	Finance & Insurance Healthcare
Survey Period	Nov–Dec 2013
Total Questionnaires Completed	10,071
Face-to-face at residents' homes	9,771
Face-to-face at Changi Airport	300
Distinct entities measured	230
Entities with published scores	34

Sectors measured in the CSISG

Calendar year 1st quarter
(Jan to Mar)

Info-communications
Retail

2nd quarter
(Apr to Jun)

Private Education
Public Education
Transport & Logistics

3rd quarter
(Jul to Sep)

F&B
Tourism

4th quarter
(Oct to Dec)

Finance & Insurance
Healthcare




CSISG 2013 Full Year Quick Facts

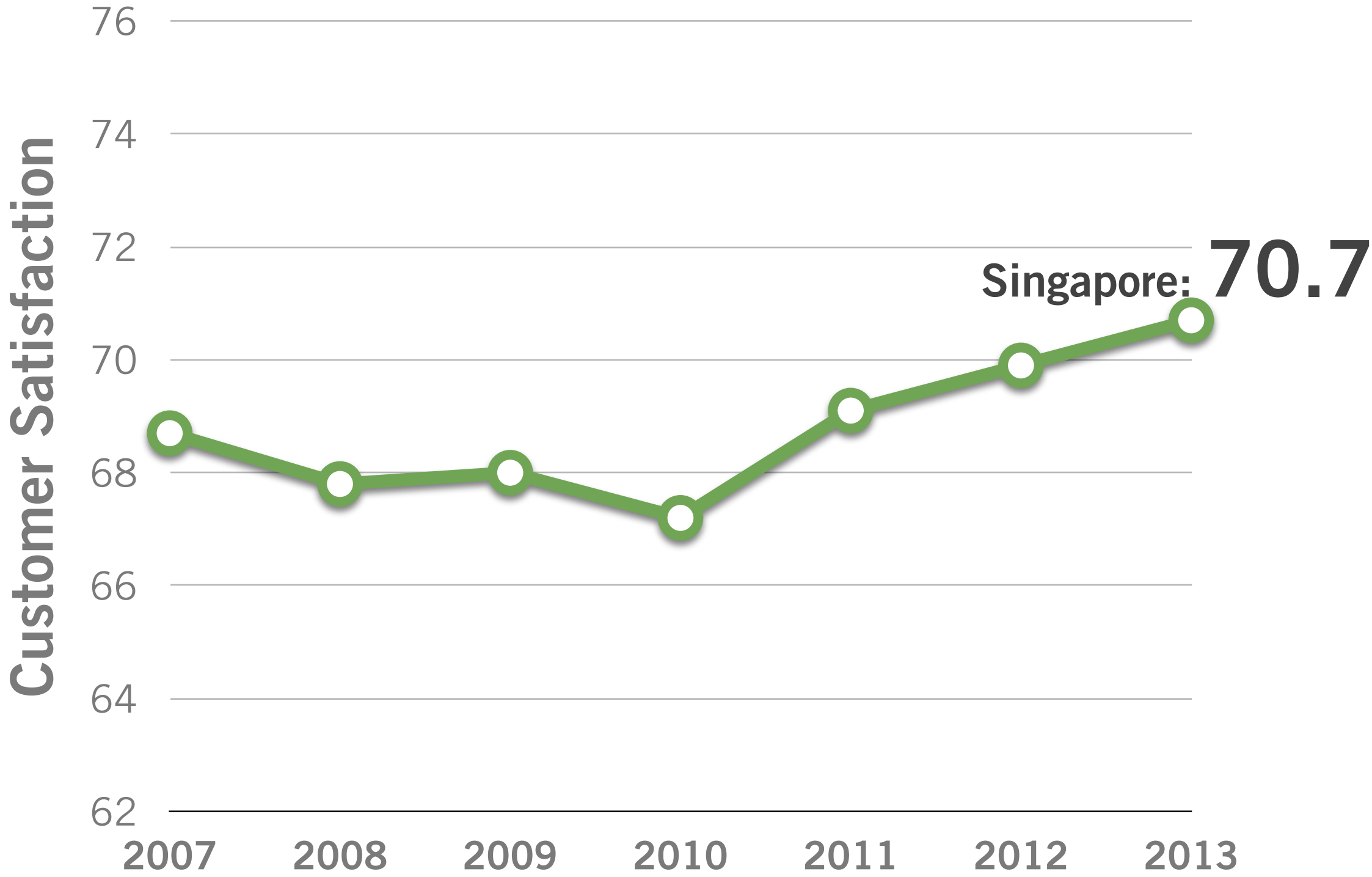
Total Questionnaires Completed	37,653
Face-to-face at residents' homes	28,277
Face-to-face at Changi Airport	7,999
Online survey	1,377
Distinct entities measured	1,753
Entities with published scores	111

CSISG 2013 National Score

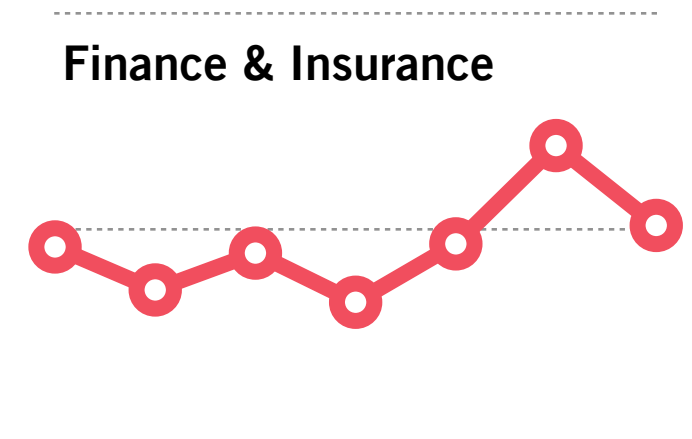
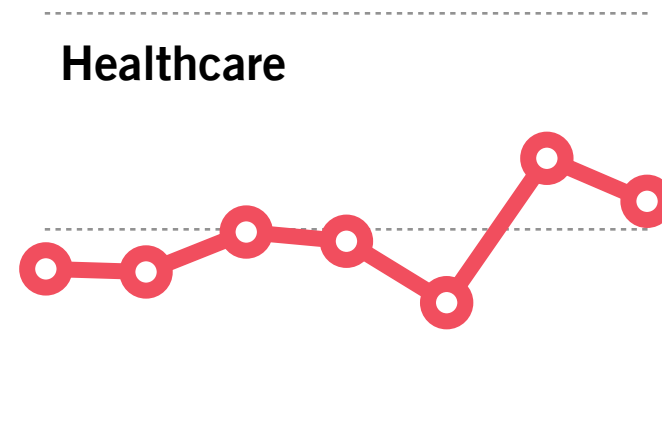
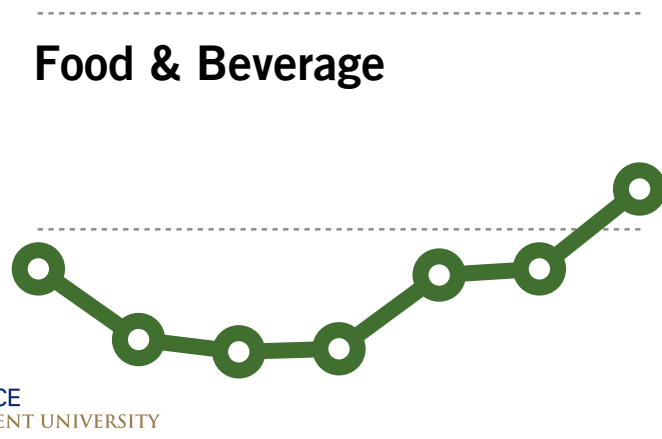
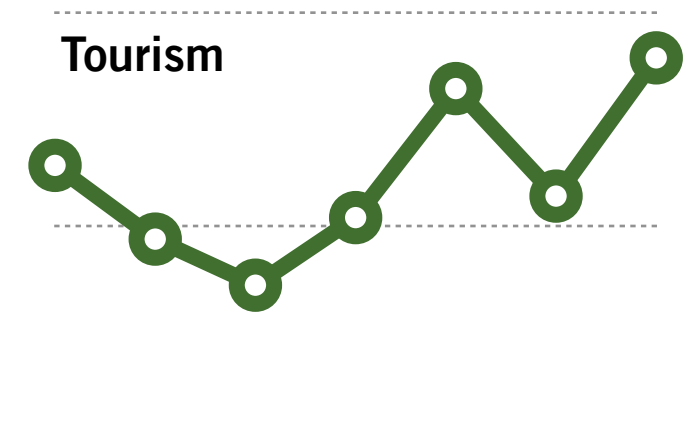
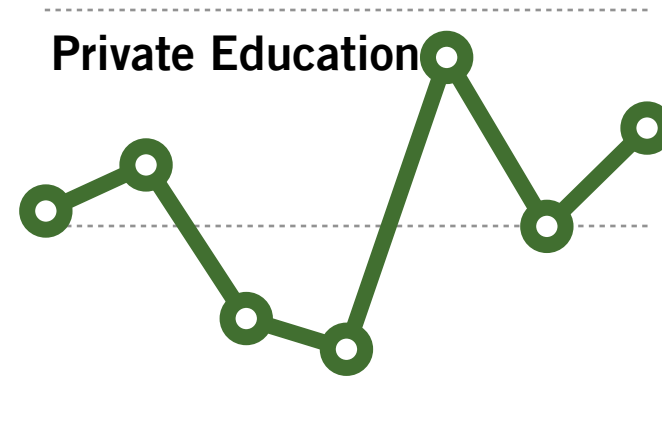
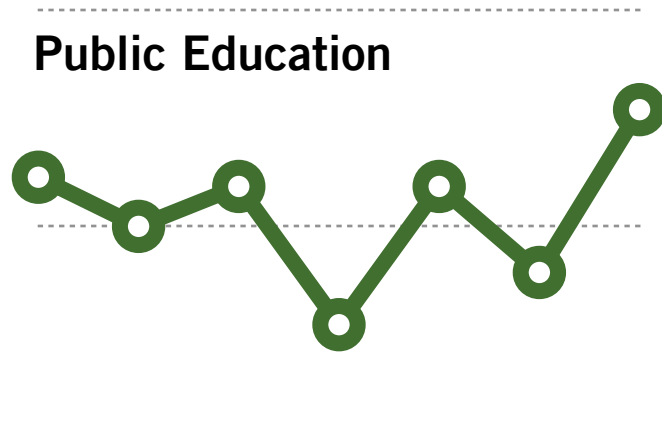
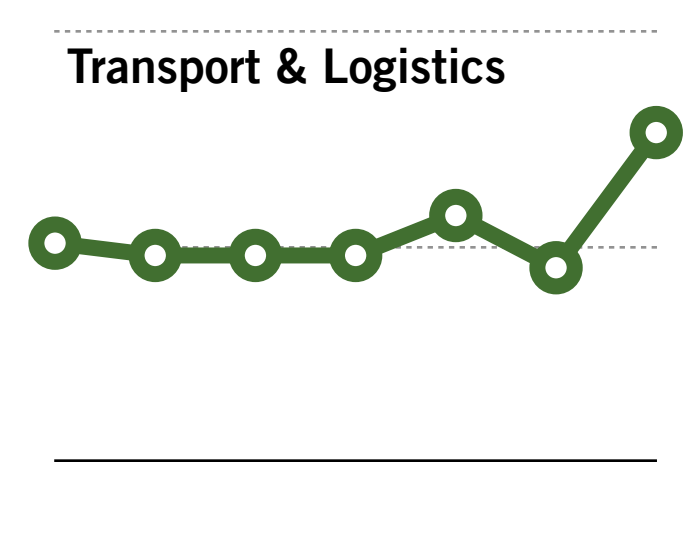
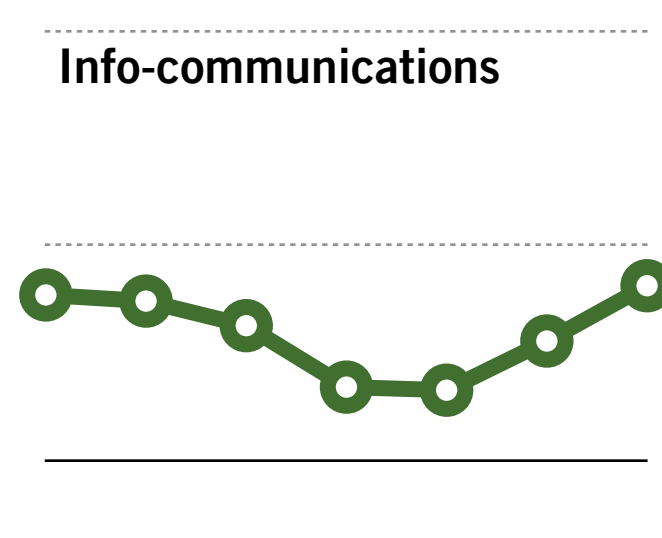
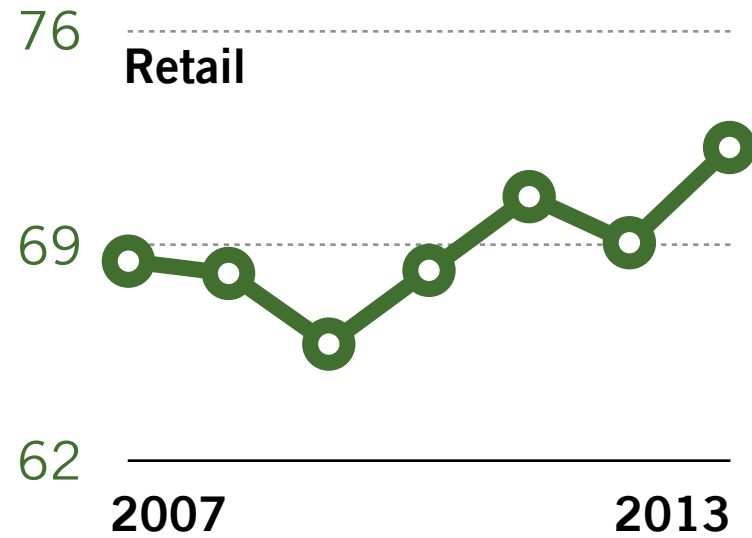
Key Observations

CSISG 2013	70.7		+1.1%
Tourism	74.5		+6.5%
Public Education	72.8		+7.9%
Transport & Logistics	72.7		+6.4%
Private Education	72.2		+4.7%
Retail	72.2		+4.4%
Food & Beverage	70.3		+3.9%
Healthcare	69.9		-2.0%
Finance & Insurance	69.1		-3.6%
Info-comm	67.7		+2.7%

CSISG National Score From 2007 to 2013



CSISG National Trends for Measured Sectors

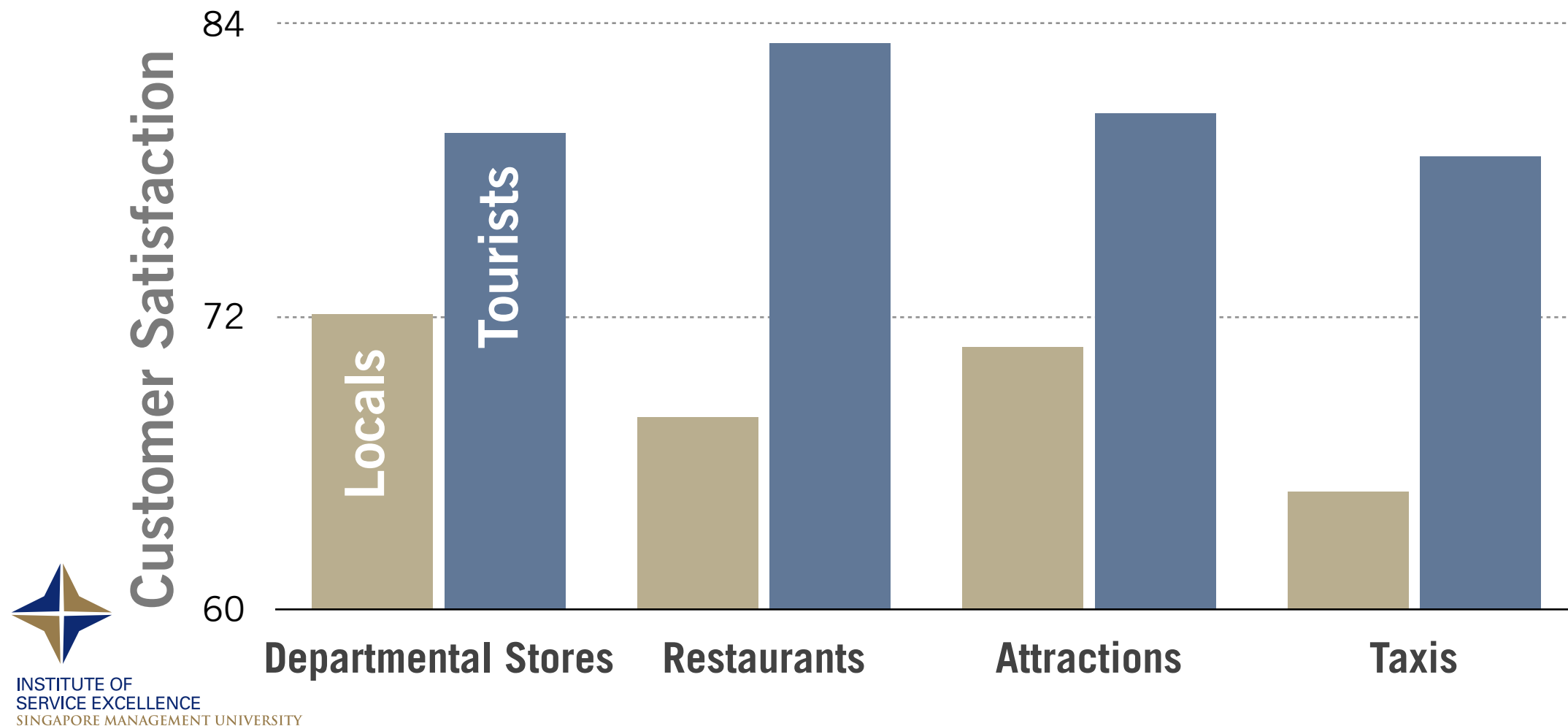


CSISG 2013 National Score

Key Observations

In 2013, Tourist respondents had significantly higher satisfaction than their local counterparts in all 20 sub-sectors where Locals and Tourists are measured.

E.g., Local-Tourist satisfaction at selected sub-sectors



CSISG 2013 Local-Tourist Satisfaction

Key Observations & Implications

Affect colours our expectations

Service is co-created

(e.g., emotional contagion, reciprocity norms)

Culture influences importance of various service attributes



CSISG 2013 Key Observations Implications For Businesses

Organisations should better understand cultural nuances of their customer base so as to design experiences that better meet their expectations

The same would apply to the training, policy and process design of frontline employees

Companies also need to take into account the effects of its staff's service characteristics when interfacing with various types of customers

CSISG 2013 Q4 RESULTS

HEALTHCARE

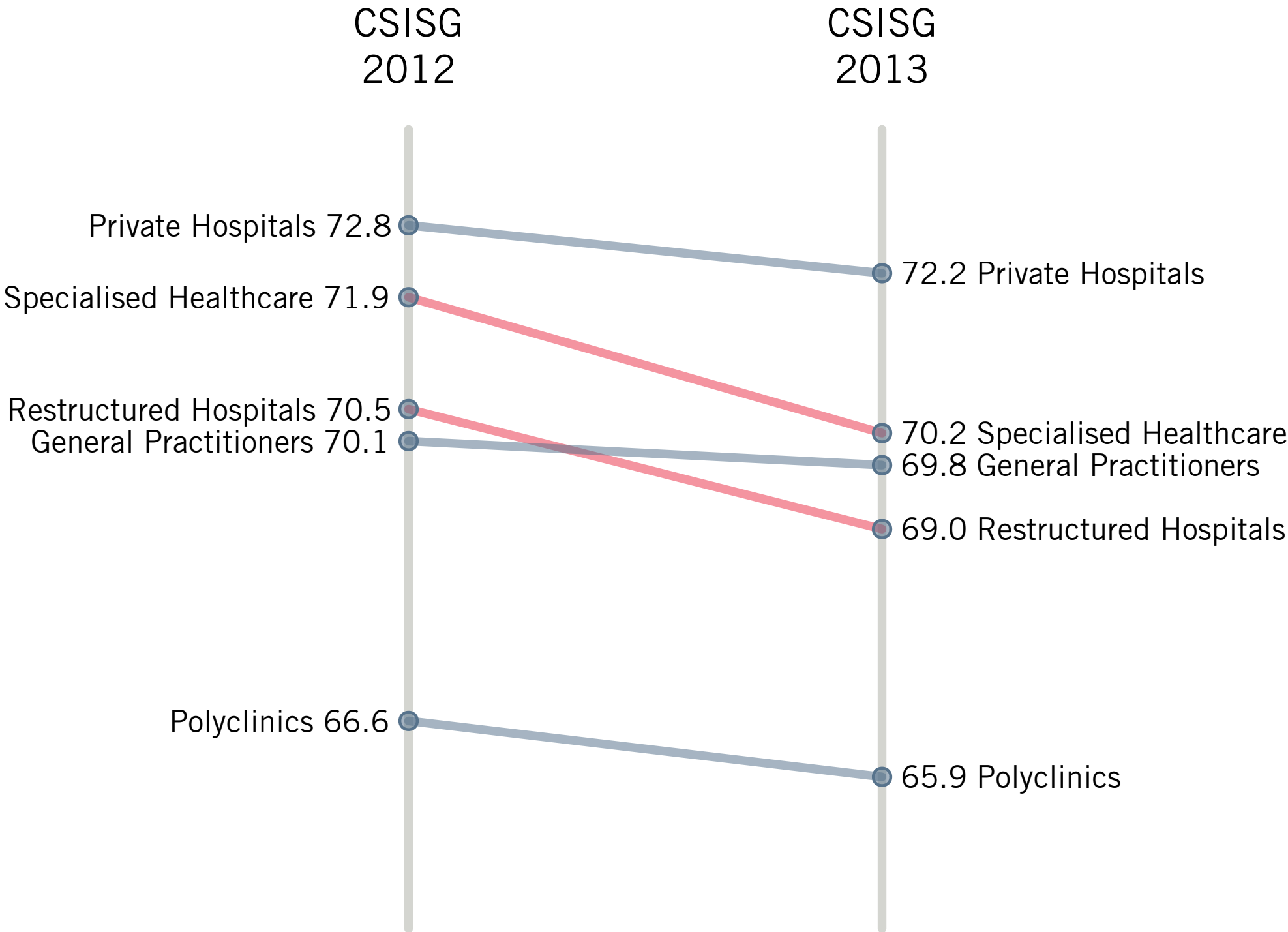


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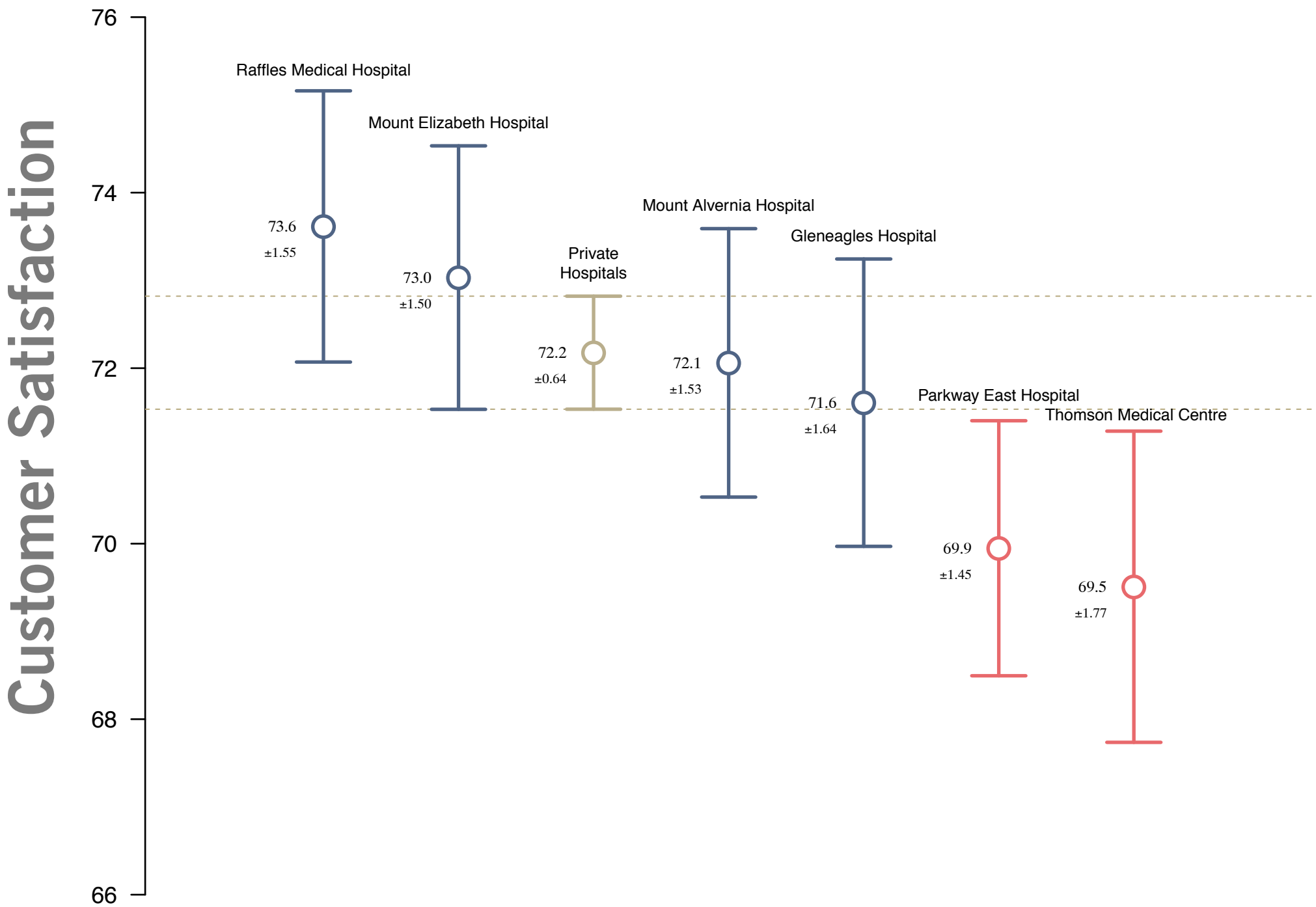
CSISG 2013 Q4 Healthcare Year-on-Year Change

Change	CSISG 2013	Sub-sector
-0.3	69.8	General Practitioners
-0.6	72.2 *	Private Hospitals
-0.7	65.9	Polyclinics
-1.5	69.0	Restructured Hospitals
-1.7	70.2	Specialised Healthcare

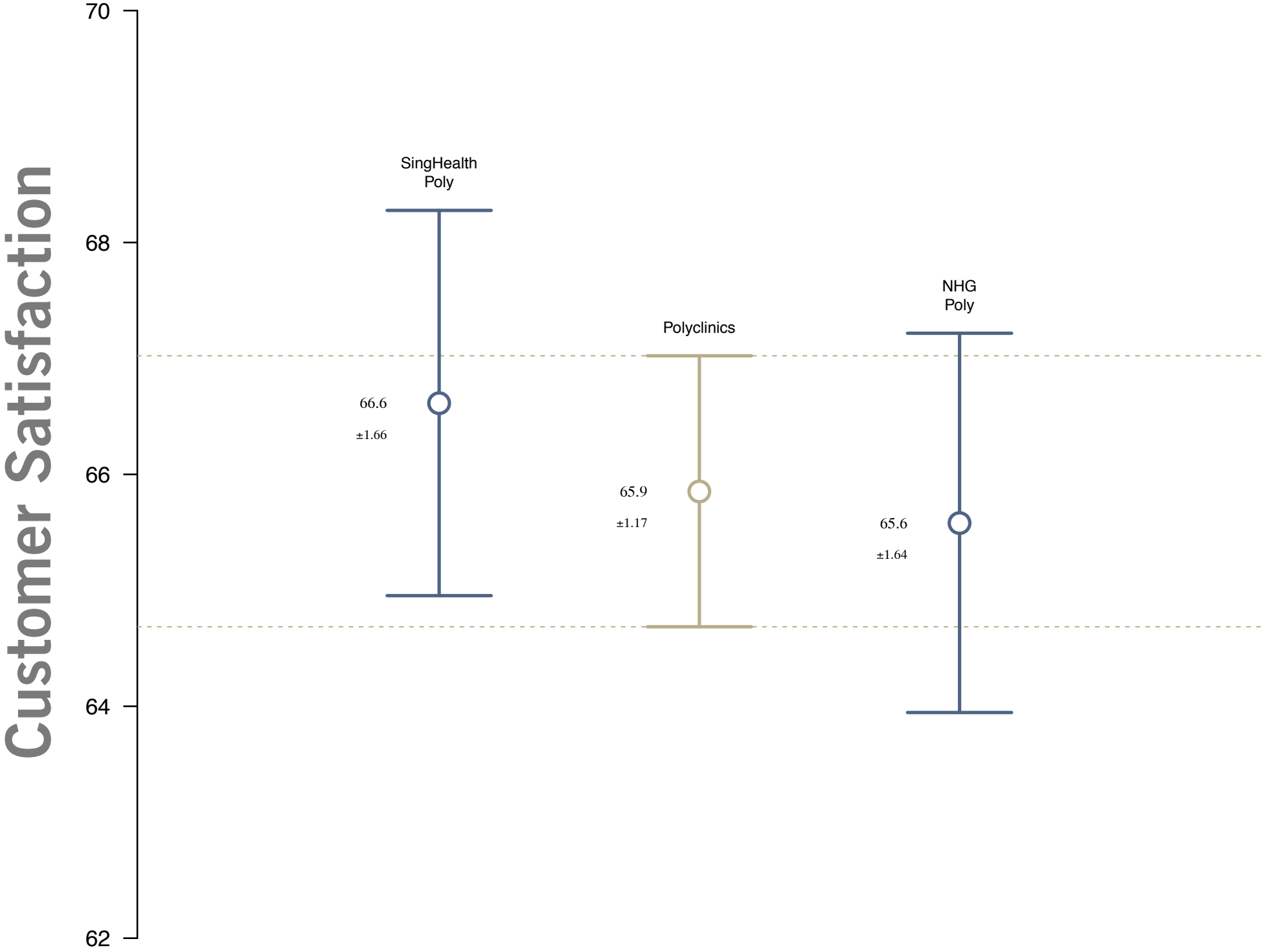
CSISG 2013 Q4 Healthcare Year-on-Year Change



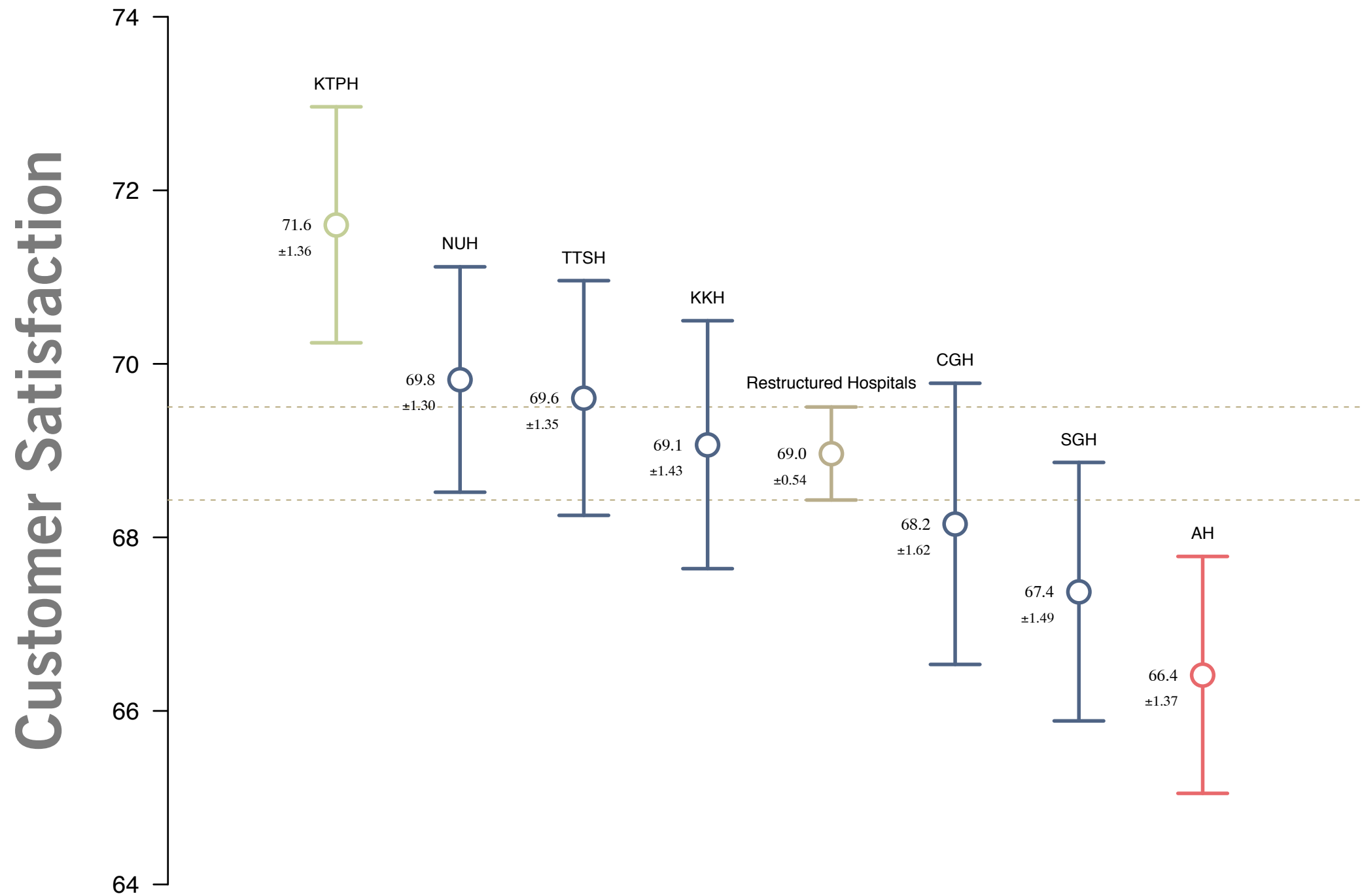
CSISG 2013 Q4 Healthcare Private Hospitals



CSISG 2013 Q4 Healthcare Polyclinics

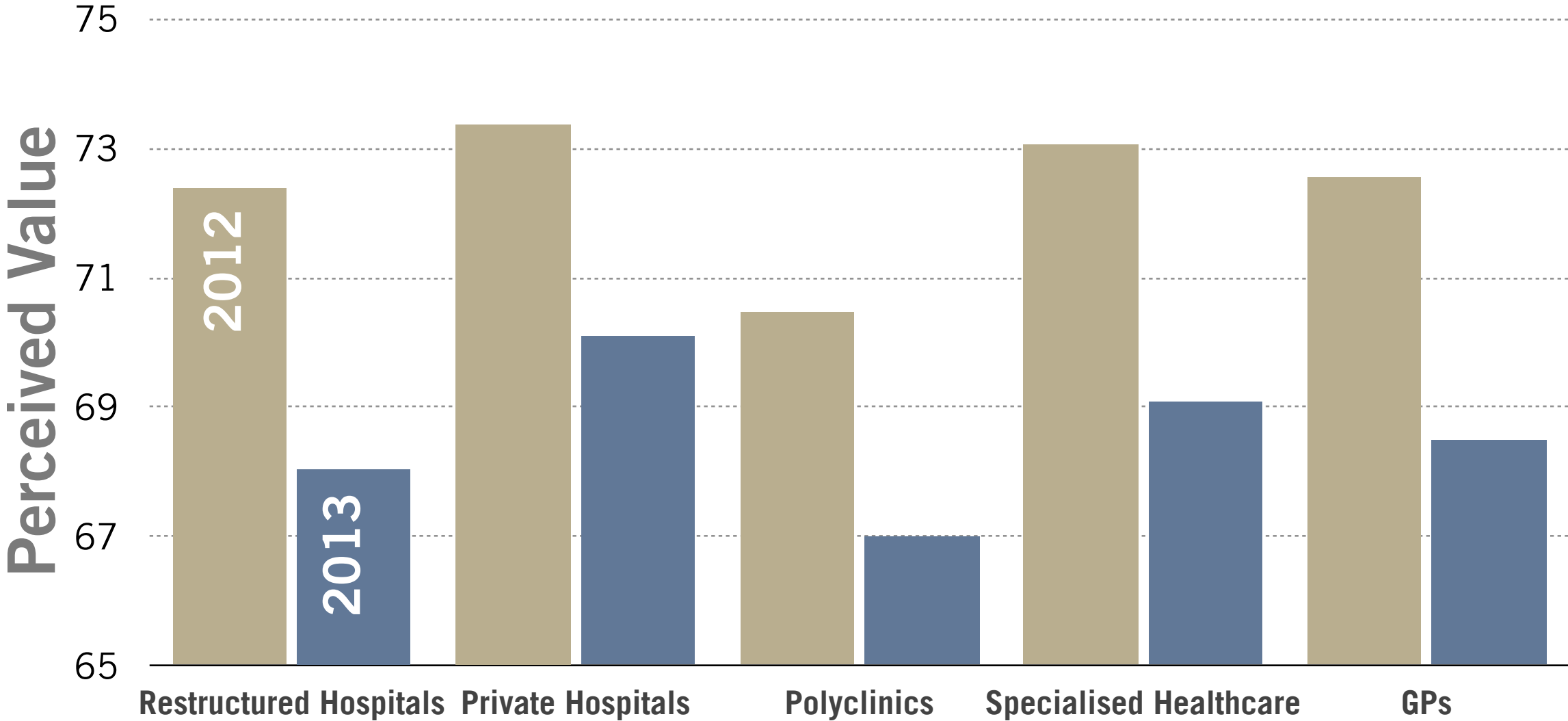


CSISG 2013 Q4 Healthcare Restructured Hospitals



CSISG 2013 Q4 Healthcare Findings

Perceived value fell across year-on-year across all 5 sub-sectors



CSISG 2013 Q4 Healthcare Key Findings & Implications

Perceived value, as a satisfaction driver, has become more important

These findings come on the back of increased healthcare costs (Healthcare CPI, SingStat, 2013); increasing significance of perceived value as a driver of satisfaction, may suggest that healthcare consumers are more price conscious

One takeaway for healthcare providers would be to always increase perceived quality in tandem with any adjustments in price

CSISG 2013 Q4 RESULTS FINANCE & INSURANCE

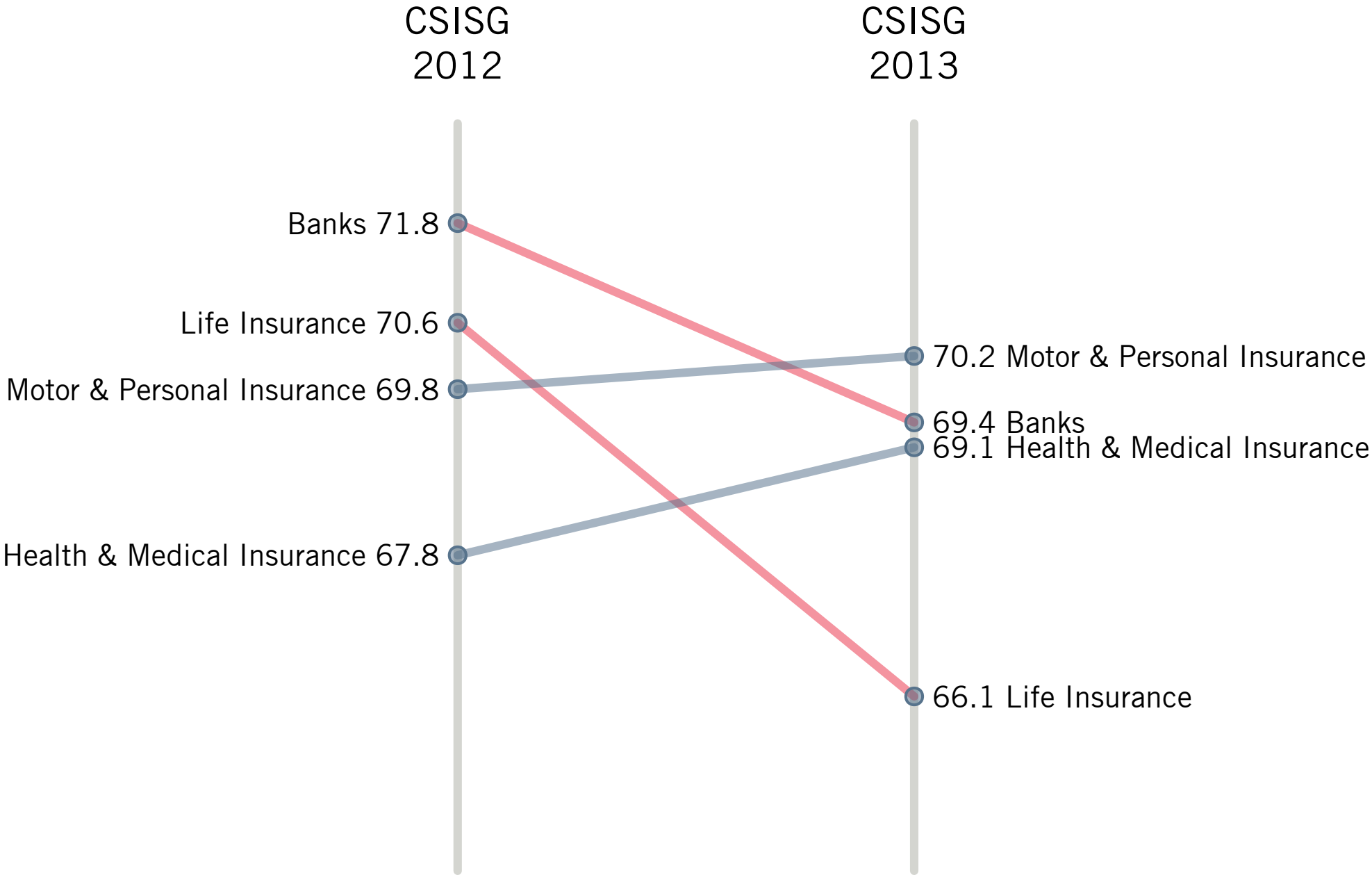


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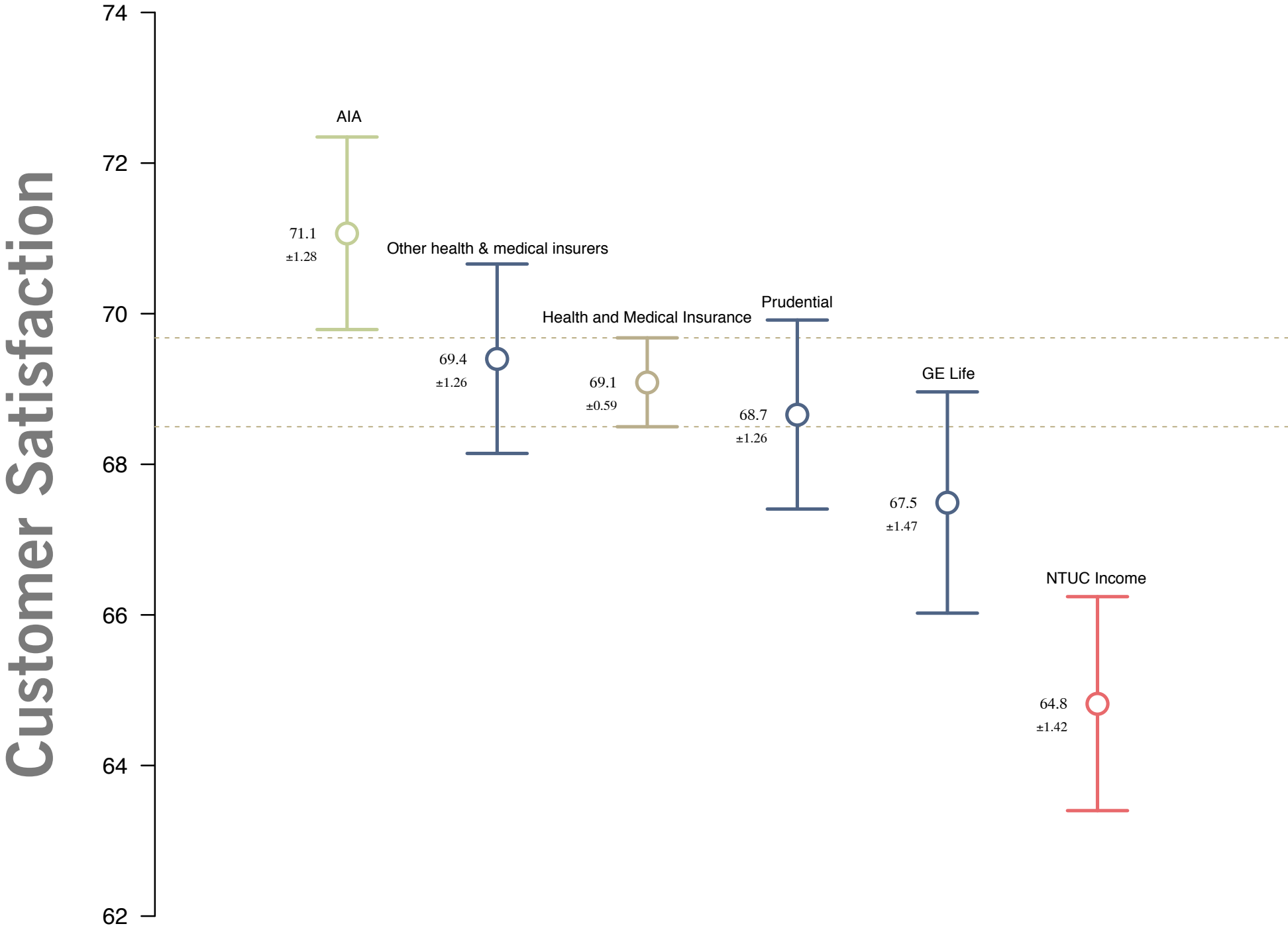
CSISG 2013 Q4 Finance & Insurance Year-on-Year Change

Change	CSISG 2013	Sub-sector
+1.3	69.1	Health & Medical Insurance
+0.4	70.2 *	Motor & Personal Insurance
-2.4	69.4	Banks
-4.5	66.1	Life Insurance

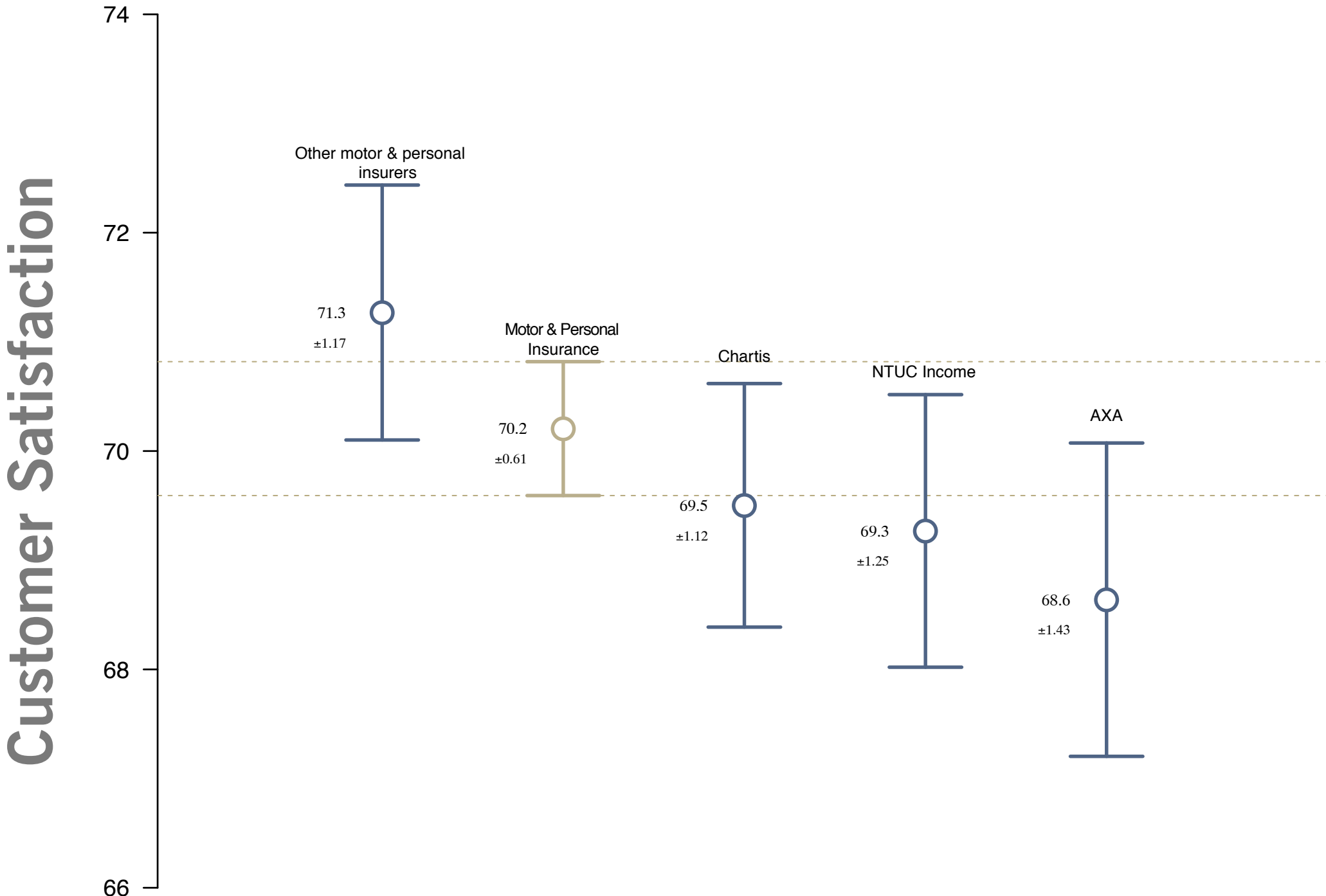
CSISG 2013 Q4 Finance & Insurance Year-on-Year Change



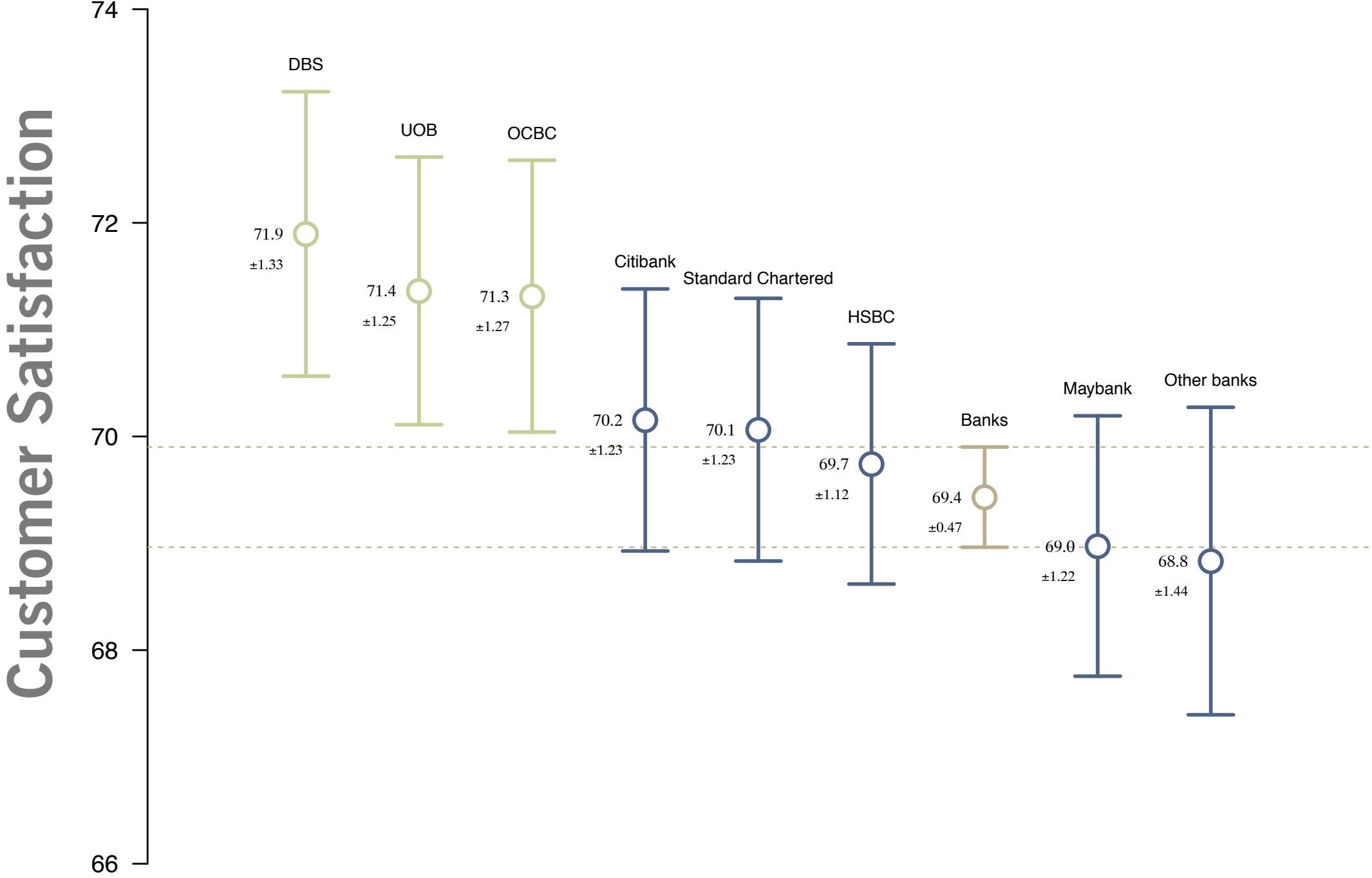
CSISG 2013 Q4 Finance & Insurance Health & Medical Insurance



CSISG 2013 Q4 Finance & Insurance Motor & Personal Insurance



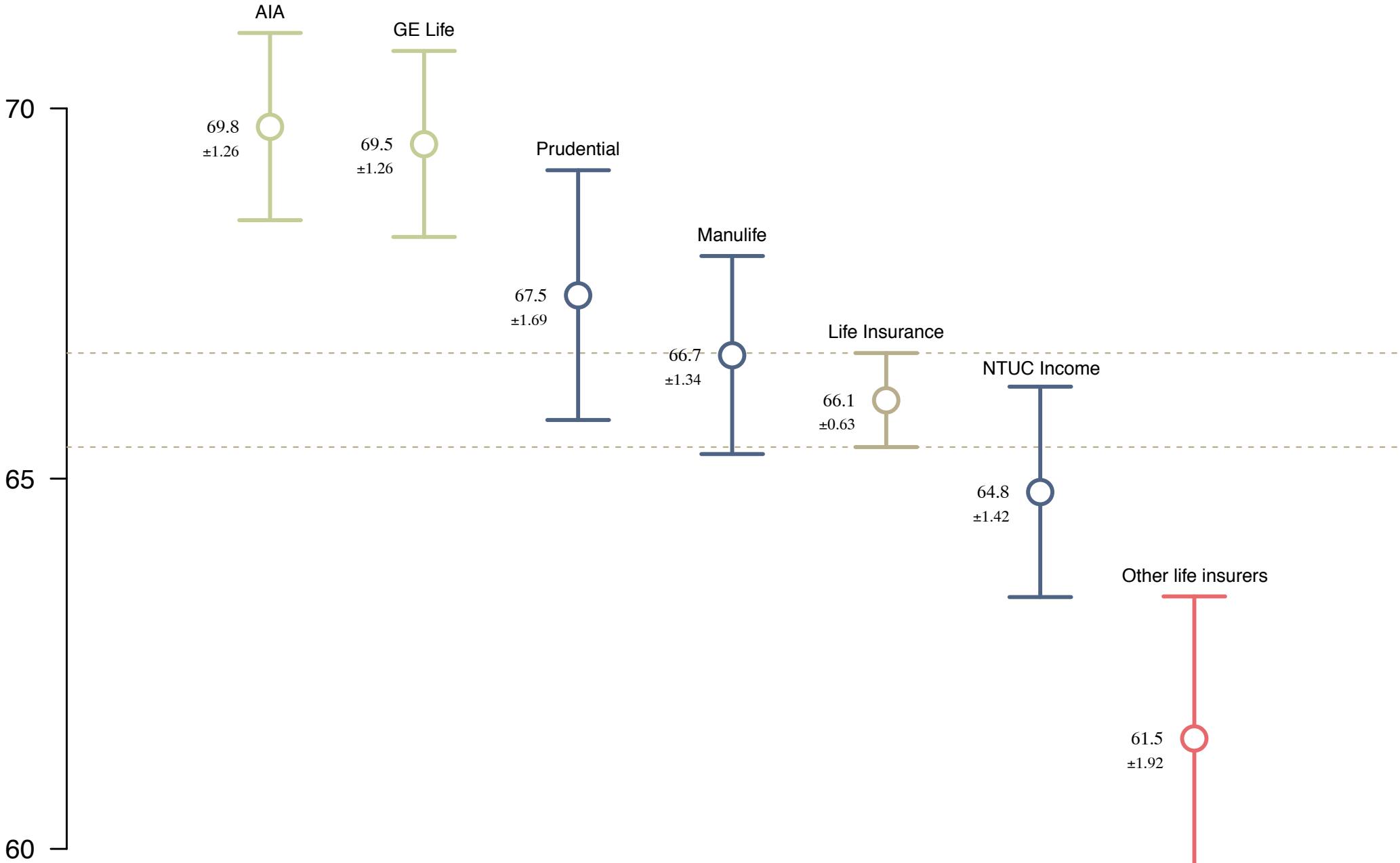
CSISG 2013 Q4 Finance & Insurance Banks



CSISG 2013 Q4 Finance & Insurance

Life Insurance

Customer Satisfaction



CSISG 2013 Q4 Finance & Insurance Findings & Implications

In both Banks and Life Insurance sub-sectors, we saw an increase in response variability with regards to satisfaction and its drivers

This may suggest inconsistency in perceived performance and/or a wider variation in customer requirements

This is a timely reminder for banks and insurers to review their products and service offerings on an ongoing basis to stay relevant to different customer segments

CSISG 2013 IN CONCLUSION



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CSISG 2013 National Finding

Companies that constantly perform above the national CSISG score every year also tend to have less variability in their satisfaction levels

In effect, the service experience with these companies tend to be more consistent

Providing consistent and reliable service is an important aspect of customer satisfaction and service excellence

Companies that have scored significantly above the national CSISG in every year they were measured

Cathay Pacific

Changi Airport

Emirates

Grand Hyatt

Mandarin Orchard

Qantas

The Ritz-Carlton

Shangri-La Hotel

Singapore Airlines

Swissotel the Stamford

Universal Studios

Only companies with higher than national CSISG performance 3-years running or more