

## **News Release**

### **Customer Satisfaction for Singapore Declined in 2015**

*The national customer satisfaction level fell year-on-year after a poor showing from the Finance & Insurance and Healthcare sectors measured in Q4 of 2015*

**Singapore, 30 March 2016 (Wednesday)** – The Institute of Service Excellence at the Singapore Management University (ISES) (卓越服务研究院) released the 2015 full-year results for the Customer Satisfaction Index of Singapore (CSISG), alongside the announcement of results for the Finance & Insurance and Healthcare sectors for the 4th quarter (Q4) of 2015.

The annually computed national satisfaction index declined for the first time since 2011, after chalking up four consecutive annual improvements. The 2015 national score stands at 70.2-points (on a 0 to 100 scale), a fall of 0.93-points (-1.3%) compared to 2014.

The decline in the national CSISG score was due in part to poorer year-on-year performance from the Finance & Insurance and Healthcare sectors. The Finance & Insurance sector registered a 1.44-point (-2.0%) decline from the previous year to 70.9-points. The Healthcare sector registered a 1.42-point (-2.0%) decline to 69.6-points.

Of the nine other industry sectors measured earlier in 2015, performance was generally lacklustre. The Private Education sector scored lower year-on-year. The Info-communications, Retail, and Tourism sectors did not register substantial changes. The Food & Beverage and Public Education sectors did however record higher scores. The Air Transport, Land Transport, and Logistics sectors were introduced in 2015 and thus do not have a year-on-year benchmark comparison.

Ms Neeta Lachmandas (妮塔.拉切曼达斯), ISES Executive Director (执行总监) commented, “As the CSISG is a GDP-weighted Index, the year to year performance of the Finance & Insurance sector contributed substantially to the eventual national score.

“Together with the decline in satisfaction in the Healthcare and Private Education sectors, these poorer performances led to a lower national score in 2015,” she said.

Within the Finance & Insurance sector, the Life Insurance sub-sector saw the bigger year-on-year fall, declining 3.01-points (-4.1%) to 70.6-points. This was followed by the Health & Medical Insurance sub-sector, which scored 2.15-points (-3.0%) lower to 70.2-points, and the Banks sub-sector, which scored 1.12-points (-1.6%) lower to 71.1-

points. The Motor & Other Personal Insurance sub-sector also registered a decline of 0.98-points (-1.4%) to 70.5-points, although this change was not statistically significant.

A common observation for the lower customer satisfaction levels across the Finance & Insurance companies was lower satisfaction with touchpoints.

For the Banks sub-sector, satisfaction with ATMs, Branches, Credit Cards, Mobile Apps, and Personal Bankers recorded lower year-on-year ratings. At the Insurance companies, satisfaction with Financial Advisors and the Contact Centre had lower year-on-year ratings.

Lead CSISG researcher, Mr Chen Yongchang (陈勇畅) observed, “The Banks sub-sector analysis has suggested that personal bankers and branches are important touchpoints that have the potential to positively impact customer satisfaction if managed well.

“Similarly, with a majority of insurance policyholders having interacted with a financial advisor within the past year, it would be prudent to shore up the ratings for this high-touch channel,” he said.

The decline in the Healthcare sector’s CSISG score came primarily from three of the five sub-sectors measured within it. The General Practitioners sub-sector scored 69.4-points, a fall of 2.10-points (-2.9%). The Other Healthcare sub-sector, which comprised of healthcare providers such as dental and Traditional Chinese Medicine clinics, scored 69.7-points, a fall of 2.47-points (-3.4%). The Restructured Hospitals sub-sector scored 68.6-points, a dip of 0.70-points (-1.0%), although the change was not statistically significant.

In contrast, the Polyclinics sub-sector continued its gains from the previous year, increasing by 0.77-points (+1.1%) to 69.6-points, a record score for the sub-sector. The Private Hospitals sub-sector inched up by 0.44-points (+0.6%) to 72.0-points. However, neither change was statistically significant.

A key finding for the steadily improving Polyclinics sub-sector was the varied touchpoint ratings. Four of the 11 measured touchpoints improved, while six remained essentially unchanged from the previous year. However, satisfaction with wait times fell significantly.

Additional analysis of the Polyclinics’ touchpoints revealed that patients that made most of their visits via appointments had higher satisfaction ratings with all the touchpoints, compared to patients that do not make appointments prior to their visit. Tellingly, patients with appointments rated satisfaction with wait times 7.1-points out of 10, while those without appointments averaged only 5.0-points.

Mr Chen remarked, “This finding suggests that appointment-making not only allows the polyclinic to cater to and provide a better visit experience for the patient, but

perhaps also provides patients better control of their own time and expectations, leading to better satisfaction ratings across all the measured touchpoints in the Polyclinics study.

“It would seem like a win-win to encourage as many patients as possible to make appointments prior to visiting the polyclinics,” he said.

The CSISG 2015 Q4 survey was conducted between October 2015 and January 2016. Prior to this, the Info-Communications and Retail sectors were measured in Q1. This was followed by the Air Transport, Land Transport, Logistics, Public Education, and Private Education sectors in Q2. The Food & Beverage and Tourism sectors were measured in Q3. These Q4 results conclude the measurement for CSISG 2015. In total, the CSISG 2015 study recorded 42,501 unique responses covering 2,330 companies in the 11 measured industry sectors.

Please refer to Annex A for the background on the CSISG and the 2015 Study, and Annex B for the detailed scores of all sub-sectors and companies measured in the national study.

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

The CSISG is an annual benchmark of customer satisfaction, covering 11 key economic sectors in Singapore. The index has a quarterly measure-and-release cycle, covering distinct industry sectors each time. The CSISG serves as an objective barometer of service competitiveness across countries, industry sectors, sub-sectors and companies. Companies can tap on the detailed CSISG reports and its unique cross-industry comparison capability to make strategic business decisions.

### **About the Institute of Service Excellence at SMU (ISES)**

The Institute of Service Excellence at the Singapore Management University (ISES) is the cornerstone of an initiative to raise Singapore's service standards and promote a culture of service excellence. Working in close collaboration with government agencies and business leaders, ISES champions service excellence through an integrated approach that encompasses benchmarking and analysis, research and thought leadership, and industry engagement.

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