



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.