



2021 NATIONAL SCORE

73.8

HOW WELL DID COMPANIES SATISFY THEIR CUSTOMERS?

75.4 Tourism

- 75.4 Attractions
- 75.9 Gardens By The Bay
- 75.7 Universal Studios
- 74.5 Singapore Zoo
- 74.4 Sentosa
- 75.6 Other attractions

74.8 Finance

- 77.0 e-Payment Apps*
- 79.3 DBS PayLah!
- 74.9 GrabPay
- 74.8 FavePay
- 76.9 Other digital payment apps

74.9 Banks

- 75.1 UOB
- 74.9 DBS
- 74.9 HSBC
- 74.9 OCBC
- 74.7 Maybank
- 74.6 Citibank
- 74.3 Standard Chartered
- 74.0 Other banks

73.2 Credit Cards*

- 73.9 HSBC
- 73.9 Maybank
- 73.7 UOB
- 73.7 OCBC
- 73.2 American Express
- 73.0 Citibank
- 72.8 DBS
- 72.4 Standard Chartered
- 73.3 Other credit cards

74.1 Land Transport

- 74.4 Public Buses
- 74.5 SBS Transit
- 74.3 SMRT
- 74.1 Other bus operators
- 74.2 Mass Rapid Transit System
- 78.2 SBS Transit*
- 72.1 SMRT

73.1 Point-to-Point Transport

- 84.6 SMRT (Strides)*
- 76.4 Gojek*
- 71.6 ComfortDelGro
- 70.4 Grab
- 77.2 Other Ride Hailing Apps

73.5 Insurance

- 73.5 Insurance
- 73.3 Prudential
- 73.2 Great Eastern
- 72.4 NTUC Income
- 71.6 AIA
- 76.3 Other insurers*

72.7 Food & Beverage

- 74.0 Fast Food Restaurants
- 75.9 Subway
- 73.2 McDonald's
- 72.5 Burger King
- 69.8 KFC
- 77.1 Other fast food restaurants*

73.1 Restaurants

- 76.8 Din Tai Fung*
- 75.6 Crystal Jade Kitchen
- 73.5 Sakae Sushi
- 72.6 Pizza Hut
- 71.7 Swensen's
- 72.6 Other restaurants

69.6 Cafes & Coffee Houses

- 72.3 Starbucks
- 68.8 Coffee Bean & Tea Leaf
- 65.6 Ya Kun
- 65.5 Toast Box

72.4 Retail

- 73.3 Fashion Apparels
- 74.1 Giordano
- 73.6 G2000
- 72.4 Uniqlo
- 71.9 Cotton On
- 71.2 H&M
- 73.9 Other fashion apparels

72.7 Department Stores

- 75.7 Takashimaya
- 74.6 Tangs
- 74.5 Mustafa
- 73.2 Isetan
- 73.1 Metro
- 71.2 Marks & Spencer
- 70.9 BHG
- 68.7 OG

72.0 Supermarkets

- 76.1 Market Place/Jasons*
- 75.2 Sheng Siong
- 74.8 Cold Storage
- 70.3 NTUC FairPrice
- 69.9 Giant
- 68.4 Prime

71.1 e-Commerce

- 75.8 Amazon*
- 72.7 Taobao/Tmall
- 72.3 Lazada
- 71.8 Zalora
- 71.1 Fave
- 70.1 Carousell
- 69.8 Qoo10
- 69.5 Aliexpress
- 68.6 Shopee
- 73.2 Other e-Commerce

68.5 Info-Communications

- 73.4 Video Streaming Services*
- 75.1 Apple TV+
- 75.0 Viu
- 74.2 Netflix
- 70.6 Amazon Prime Video
- 70.4 HBO Go
- 64.6 MeWatch

69.8 Wireless@SG

- 69.2 Mobile Telecom
- 70.2 StarHub
- 69.1 Singtel
- 69.1 Circles.Life
- 68.6 M1
- 68.3 Other Mobile Telecom Providers

66.9 Broadband

- 68.0 StarHub
- 66.4 Singtel
- 66.2 M1

65.3 PayTV

- 66.2 Singtel
- 63.9 StarHub

This scorecard summarises the results of the CSISG 2021 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 73.8 represents a weighted average, by each sector's contribution to GDP, of the 7 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.

The sparklines indicate the satisfaction score of their respective sectors, sub-sectors, and companies over the past few years.

- Statistically significant increase in customer satisfaction from 2020 to 2021
- Statistically significant decrease in customer satisfaction from 2020 to 2021
- No significant year-on-year change in customer satisfaction score

CSISG Quarter 4

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2020-2021 Year-on-Year Change / % Change	SECTOR / Sub-sector / Company Measured
NM	NM	NM	NM	NM	NM	NM	Note 1	74.0	74.8	+0.86 (+1.2%)	FINANCE (Sector)
NM	NM	NM	NM	NM	NM	NM	NM	Note 3	77.0	NA NA	e-Payment Apps (Sub-sector)
NM	NM	NM	NM	NM	NM	NM	NM	Note 3	79.3	NA NA	DBS PayLah!
NM	NM	NM	NM	NM	NM	NM	NM	Note 3	74.9	NA NA	GrabPay
NM	NM	NM	NM	NM	NM	NM	NM	NM	74.8	NA NA	FavePay
NM	NM	NM	NM	NM	NM	NM	NM	NM	76.9	NA NA	Other digital payment apps
71.8	69.4	72.2	71.1	72.9	74.1	74.6	75.3	74.0	74.9	+0.86 (+1.2%)	Banks (Sub-sector)
71.2	71.4	71.6	70.8	71.7	72.4	72.6	74.3	74.7	75.1	+0.37 (+0.5%)	UOB
69.1	71.9	75.8	71.6	73.1	74.5	75.1	75.6	73.8	74.9	+1.06 (+1.4%)	DBS
74.0	69.7	69.5	69.7	71.3	72.8	73.8	74.2	74.5	74.9	+0.45 (+0.6%)	HSBC
69.0	71.3	71.8	71.6	72.9	73.8	74.5	75.1	74.7	74.9	+0.15 (+0.2%)	OCBC
70.8	69.0	68.2	71.9	72.5	73.6	73.5	74.0	74.5	74.7	+0.20 (+0.3%)	Maybank
74.5	70.2	75.7	70.6	72.5	73.9	75.3	75.7	73.6	74.6	+0.98 (+1.3%)	Citibank
73.5	70.1	71.2	71.3	71.9	73.1	73.2	73.6	73.8	74.3	+0.50 (+0.7%)	Standard Chartered
72.1	68.8	67.0	70.1	70.8	72.0	71.3	72.5	73.3	74.0	+0.68 (+0.9%)	Other banks
NM	NM	NM	NM	70.7	71.9	72.0	72.7	72.7	73.2	+0.54 (+0.7%)	Credit Cards (Sub-sector)
NM	NM	NM	NM	70.4	71.4	71.6	72.8	73.8	73.9	+0.16 (+0.2%)	HSBC
NM	NM	NM	NM	70.7	72.0	72.3	72.9	73.3	73.9	+0.60 (+0.8%)	Maybank
NM	NM	NM	NM	70.7	72.0	72.1	72.7	73.0	73.7	+0.70 (+1.0%)	UOB
NM	NM	NM	NM	70.0	71.5	71.4	72.1	73.5	73.7	+0.23 (+0.3%)	OCBC
NM	NM	NM	NM	72.1	72.8	72.9	73.2	72.9	73.2	+0.38 (+0.5%)	American Express
NM	NM	NM	NM	72.1	72.4	73.1	73.5	71.9	73.0	+1.11 (+1.5%)	Citibank
NM	NM	NM	NM	70.9	72.3	72.7	73.4	71.9	72.8	+0.94 (+1.3%)	DBS
NM	NM	NM	NM	NM	NM	NM	NM	72.4	72.4	-0.07 (-0.1%)	Standard Chartered
NM	NM	NM	NM	69.0	70.6	70.1	71.4	72.0	73.3	+1.36 (+1.9%)	Other credit cards
NM	NM	NM	NM	NM	NM	NM	Note 1	73.8	73.5	-0.28 (-0.4%)	Insurance (Sector)
NM	NM	NM	NM	NM	NM	NM	Note 2	73.8	73.5	-0.28 (-0.4%)	Insurance (Sub-sector)
NM	NM	NM	NM	NM	NM	NM	NM	74.6	73.3	-1.27 (-1.7%)	Prudential
NM	NM	NM	NM	NM	NM	NM	NM	73.2	73.2	-0.00 (-0.0%)	Great Eastern
NM	NM	NM	NM	NM	NM	NM	NM	72.3	72.4	+0.09 (+0.1%)	NTUC Income
NM	NM	NM	NM	NM	NM	NM	NM	73.3	71.6	-1.74 (-2.4%)	AIA
NM	NM	NM	NM	NM	NM	NM	NM	75.1	76.3	+1.20 (+1.6%)	Other insurers
69.9	70.7	71.1	70.2	71.8	72.9	73.5	74.3	74.0	73.8	-0.24 (-0.3%)	SINGAPORE NATIONAL SCORE

NM Not Measured
NA Not Applicable

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

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.

Note 1: 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 2: From 2020, data collection for Insurance sub-sector was done online with locals only, as opposed to face-to-face interviews in 2019 and before. The Life and Health & Medical Insurance sub-sectors were merged into one sub-sector.

Note 3: The entities measured in 2020 are not comparable year-on-year due to a change in the survey's design.