



2022 NATIONAL SCORE

74.6

HOW WELL DID COMPANIES SATISFY THEIR CUSTOMERS?

75.5 Finance

- 75.6 e-Payment Apps
- 80.9 DBS PayLah!*
- 75.2 GrabPay
- 73.8 Fave Pay
- 74.0 Other digital payment apps

- 75.6 Banks
- 75.9 DBS
- 75.1 Citibank
- 75.0 OCBC
- 75.0 UOB
- 74.9 HSBC
- 74.8 Maybank
- 74.6 Standard Chartered
- 74.4 Other banks

- 73.8 Credit Cards
- 74.5 Citibank
- 74.5 Maybank
- 74.5 American Express
- 74.5 HSBC
- 74.0 Standard Chartered
- 73.9 OCBC
- 73.5 DBS
- 73.5 UOB
- 73.1 Other credit cards

74.8 Insurance

- 74.8 Insurance
- 76.0 Great Eastern
- 75.5 AIA
- 75.0 Income
- 74.4 Prudential
- 73.2 Other insurers

74.1 Tourism

- 74.1 Attractions
- 75.2 Singapore Zoo
- 75.1 Gardens By The Bay
- 73.7 Universal Studios
- 73.4 Sentosa
- 73.9 Other attractions

74.1 Land Transport

- 74.5 Public Buses
- 75.0 SMRT Buses
- 74.7 SBS Transit
- 73.1 Other bus operators
- 74.2 Mass Rapid Transit System
- 76.3 SBS Transit
- 73.1 SMRT
- 73.4 Point-to-Point Transport
- 77.1 Gojek*
- 76.5 Strides Taxis (SMRT)*
- 75.3 ComfortDelGro
- 71.5 Grab
- 76.7 Other Ride Hailing Apps*

71.5 Food & Beverage

- 71.9 Fast Food Restaurants
- 73.8 McDonald's
- 72.3 Burger King
- 69.9 KFC
- 69.5 Subway
- 72.2 Other fast food restaurants

71.6 Restaurants

- 76.5 Din Tai Fung*
- 73.3 Sakae Sushi
- 71.4 Pizza Hut
- 71.2 Crystal Jade Kitchen
- 70.4 Swensen's
- 71.2 Other restaurants

70.6 Cafes & Coffee Houses

- 71.9 Coffee Bean & Tea Leaf
- 71.4 Starbucks
- 71.1 Toast Box
- 71.0 Ya Kun

71.3 Retail

- 72.1 Fashion Apparels
- 75.9 Uniqlo
- 71.7 G2000
- 70.9 Giordano
- 70.9 H&M
- 65.5 Cotton On
- 72.4 Other fashion apparels

71.4 Supermarkets

- 75.0 Sheng Siong*
- 74.0 Cold Storage
- 69.6 Prime
- 69.3 NTUC FairPrice
- 68.8 Giant

70.9 Department Stores

- 76.3 Takashimaya*
- 73.7 Tangs
- 71.4 Marks & Spencer
- 70.7 Isetan
- 69.7 Mustafa
- 69.5 OG
- 69.2 BHG
- 66.2 Metro

70.8 e-Commerce

- 75.1 Zalora*
- 73.6 Amazon
- 72.9 Shopee
- 71.7 Taobao/Tmall
- 70.8 Qoo10
- 69.4 Carousell
- 68.2 Fave
- 67.9 Lazada
- 69.8 Other e-Commerce

69.8 Info-Communications

- 72.7 Video Streaming Services*
- 76.3 Disney+
- 74.2 Netflix
- 72.3 Amazon Prime Video
- 69.6 MeWatch
- 70.2 Other online subscription video streaming/TV

70.0 Mobile Telecom

- 70.8 StarHub
- 69.9 Singtel
- 69.9 M1
- 68.8 Circles.Life
- 69.7 Other mobile telecom providers

69.6 PayTV

- 70.7 Starhub
- 68.8 Singtel

68.3 Broadband

- 68.8 Singtel
- 68.4 M1
- 67.7 Starhub

This scorecard summarises the results of the CSISG 2022 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 74.6 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 2021 to 2022
- Statistically significant decrease in customer satisfaction from 2021 to 2022
- No significant year-on-year change in customer satisfaction score

CSISG Quarter 4

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2021-2022 Year-on-Year Change / % Change	SECTOR / Sub-sector / Company Measured
NM	NM	NM	NM	NM	NM	Note 1	74.0	74.8	75.5	+0.71 (+0.9%)	FINANCE (Sector)
NM	NM	NM	NM	NM	NM	NM	Note 3	77.0	75.6	-1.38 (-1.8%)	e-Payment Apps (Sub-sector)
NM	NM	NM	NM	NM	NM	NM	Note 3	79.3	80.9	+1.63 (+2.1%)	DBS PayLah!
NM	NM	NM	NM	NM	NM	NM	Note 3	74.9	75.2	+0.22 (+0.3%)	GrabPay
NM	NM	NM	NM	NM	NM	NM	NM	74.8	73.8	-1.03 (-1.4%)	Fave Pay
NM	NM	NM	NM	NM	NM	NM	NM	76.9	74.0	-2.94 (-3.8%)	Other digital payment apps
69.4	72.2	71.1	72.9	74.1	74.6	75.3	74.0	74.9	75.6	+0.73 (+1.0%)	Banks (Sub-sector)
71.9	75.8	71.6	73.1	74.5	75.1	75.6	73.8	74.9	75.9	+1.01 (+1.3%)	DBS
70.2	75.7	70.6	72.5	73.9	75.3	75.7	73.6	74.6	75.1	+0.53 (+0.7%)	Citibank
71.3	71.8	71.6	72.9	73.8	74.5	75.1	74.7	74.9	75.0	+0.18 (+0.2%)	OCBC
71.4	71.6	70.8	71.7	72.4	72.6	74.3	74.7	75.1	75.0	-0.05 (-0.1%)	UOB
69.7	69.5	69.7	71.3	72.8	73.8	74.2	74.5	74.9	74.9	+0.02 (+0.0%)	HSBC
69.0	68.2	71.9	72.5	73.6	73.5	74.0	74.5	74.7	74.8	+0.18 (+0.2%)	Maybank
70.1	71.2	71.3	71.9	73.1	73.2	73.6	73.8	74.3	74.6	+0.31 (+0.4%)	Standard Chartered
68.8	67.0	70.1	70.8	72.0	71.3	72.5	73.3	74.0	74.4	+0.34 (+0.5%)	Other banks
NM	NM	NM	70.7	71.9	72.0	72.7	72.7	73.2	73.8	+0.63 (+0.9%)	Credit Cards (Sub-sector)
NM	NM	NM	72.1	72.4	73.1	73.5	71.9	73.0	74.5	+1.48 (+2.0%)	Citibank
NM	NM	NM	70.7	72.0	72.3	72.9	73.3	73.9	74.5	+0.63 (+0.9%)	Maybank
NM	NM	NM	72.1	72.8	72.9	73.2	72.9	73.2	74.5	+1.25 (+1.7%)	American Express
NM	NM	NM	70.4	71.4	71.6	72.8	73.8	73.9	74.5	+0.53 (+0.7%)	HSBC
NM	NM	NM	NM	NM	NM	NM	72.4	72.4	74.0	+1.63 (+2.3%)	Standard Chartered
NM	NM	NM	70.0	71.5	71.4	72.1	73.5	73.7	73.9	+0.21 (+0.3%)	OCBC
NM	NM	NM	70.9	72.3	72.7	73.4	71.9	72.8	73.5	+0.68 (+0.9%)	DBS
NM	NM	NM	70.7	72.0	72.1	72.7	73.0	73.7	73.5	-0.24 (-0.3%)	UOB
NM	NM	NM	69.0	70.6	70.1	71.4	72.0	73.3	73.1	-0.18 (-0.2%)	Other credit cards
NM	NM	NM	NM	NM	NM	Note 1	73.8	73.5	74.8	+1.22 (+1.7%)	INSURANCE (Sector)
NM	NM	NM	NM	NM	NM	Note 2	73.8	73.5	74.8	+1.22 (+1.7%)	Insurance (Sub-sector)
NM	NM	NM	NM	NM	NM	NM	73.2	73.2	76.0	+2.80 (+3.8%)	Great Eastern
NM	NM	NM	NM	NM	NM	NM	73.3	71.6	75.5	+3.85 (+5.4%)	AIA
NM	NM	NM	NM	NM	NM	NM	72.3	72.4	75.0	+2.70 (+3.7%)	Income
NM	NM	NM	NM	NM	NM	NM	74.6	73.3	74.4	+1.06 (+1.5%)	Prudential
NM	NM	NM	NM	NM	NM	NM	75.1	76.3	73.2	-3.12 (-4.1%)	Other insurers
70.7	71.1	70.2	71.8	72.9	73.5	74.3	74.0	73.8	74.6	+0.78 (+1.1%)	SINGAPORE NATIONAL SCORE

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

Changes in Green or Red indicates a statistically significant year-on-year increase or decrease.

Statistical significance is defined at a 90% Confidence Interval.

NM / Not Measured

NA / Not Applicable

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 the Insurance sub-sector was done online, instead of through face-to-face interviews. Life and Health & Medical Insurance were merged into one sub-sector.

Note 3 The composition of entities previously measured under the e-Payments sub-sector in 2020 was rationalised to form the new e-Payment Apps sub-sector in 2021.

Note 4 Due to the change from face-to-face methodology to online surveys for several measured industry sectors, the Singapore National Score for years prior to 2020 cannot be directly compared; previous scores should only be used as reference.