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### Customer Satisfaction Index of Singapore 2013: Full Year Overview

Institute of Service Excellence, SMU

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#### Citation

Institute of Service Excellence, SMU. Customer Satisfaction Index of Singapore 2013: Full Year Overview. (2014). 1-8.

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# CUSTOMER SATISFACTION INDEX OF SINGAPORE 2013

## RESULTS OVERVIEW



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## CSISG 2013 FULL YEAR AND FOURTH QUARTER OVERVIEW

The Customer Satisfaction Index of Singapore (CSISG) computes customer satisfaction scores at the national, sector, sub-sector, and company levels. Customer responses are derived from Singapore's resident population and visiting tourists, primarily through face-to-face surveys. This study serves as a quantitative benchmark of the quality of goods and services produced by the Singapore economy over time and across countries. The fourth quarter results mark the end of measurement for CSISG 2013. Singapore's 2013 national score is computed using the data collected during these four quarters.

### FULL YEAR RESULTS HIGHLIGHTS

The annually computed national satisfaction index rose to 70.7-points (on a 0 to 100 scale), a significant\* 0.71-point (+1.0%) increase from 2012. This is the third year running the index has shown a significant improvement and represents a record high since the CSISG started tracking Singapore's customer satisfaction levels in 2007.

Seven of the nine measured industry sectors registered significant improvements year-on-year. These were, in order of improvement, the Public Education, Tourism, Transport & Logistics, Private Education, Retail, Food & Beverage, and Info-communications sectors. On the other hand, two sectors registered a significant year-on-year decline in their CSISG scores: the Healthcare sector and the Finance & Insurance sectors. These year-on-year changes are illustrated in Figure 1.

### FOURTH QUARTER RESULTS HIGHLIGHTS

Notwithstanding the positive improvements in the overall national score, the two measured sectors in Q4, namely Finance & Insurance and Healthcare, registered significant declines in satisfaction. The Finance & Insurance sector scored 69.1-points, a 2.55-point (-3.6%) decrease from 2012. The Healthcare sector scored 69.9-points, a 1.45-point (-2.0%) year-on-year decline.

The Finance & Insurance sector comprises of the Banks sub-sector, Health & Medical Insurance sub-sector, Motor or Other Personal Insurance sub-sector, and Life Insurance sub-sector. The Healthcare sector consists of the Private Hospitals sub-sector, Restructured Hospitals sub-sector, Polyclinics sub-sector, General Practitioners sub-sector, and Specialised Healthcare sub-sector.

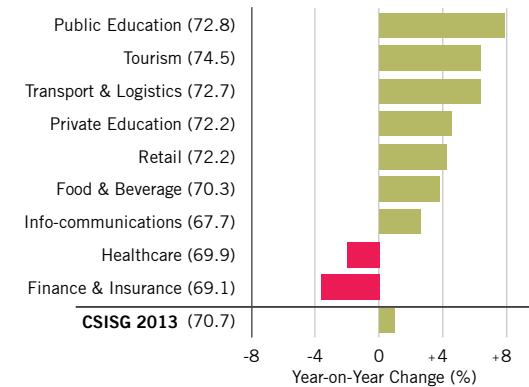


Figure 1: CSISG 2013 Sector scores and year-on-year changes.

\*Statistical significance for the CSISG study is measured at a confidence interval of 90%.

Within the Finance & Insurance sector, the Banks and Life Insurance sub-sectors were responsible for the sector's score decline. The Banks sub-sector scored 69.4-points, a 2.38-point (-3.6%) decrease from 2012, while the Life Insurance sub-sector scored 66.1-points, a 4.54-point (-6.4%) decrease from the previous year. The Health & Medical Insurance and Motor or Other Personal Insurance sub-sectors did not register significant year-on-year changes, scoring 69.1-points (+1.31-points/+1.9%) and 70.2-points (+0.39-points/+0.6%) respectively. These changes are illustrated in Figure 2A.

Notably, in the Life Insurance and Health & Medical sub-sectors, AIA performed significantly above each of the respective sub-sectors that it was measured in. Great Eastern similarly outperformed the Life Insurance sub-sector average. The three local banks, DBS, UOB, and OCBC also outperformed their Banks sub-sector average score.

As for the Healthcare sector, the scores for all five measured sub-sectors declined from a year earlier. The decrease in satisfaction was significant in the Restructured Hospitals (69.0-points, -1.49-points/-2.1%) and Specialised Healthcare (70.2-points, -1.75-points/-2.4%) sub-sectors. Changes in the General Practitioners (69.8-points, -0.32-points/-0.5%), Polyclinics (65.9-points, -0.71-points/-1.1%), and Private Hospitals (72.2-points, -0.57-points/-0.8%) sub-sectors were not significant. These changes are illustrated in Figure 2B.

In the Healthcare sector, Khoo Teck Puat Hospital outperformed the Restructured Hospitals sub-sector average.

## FOURTH QUARTER KEY FINDINGS

### Increased variability in satisfaction for Banks and Life Insurance Sectors

This quarter's analysis of the Banks and Life Insurance sub-sectors revealed larger variability in the way respondents evaluate their service experience this year as compared to last year.

This suggest customers of banking and life insurance providers were receiving a less consistent service experience, or increased variation in customer requirements.

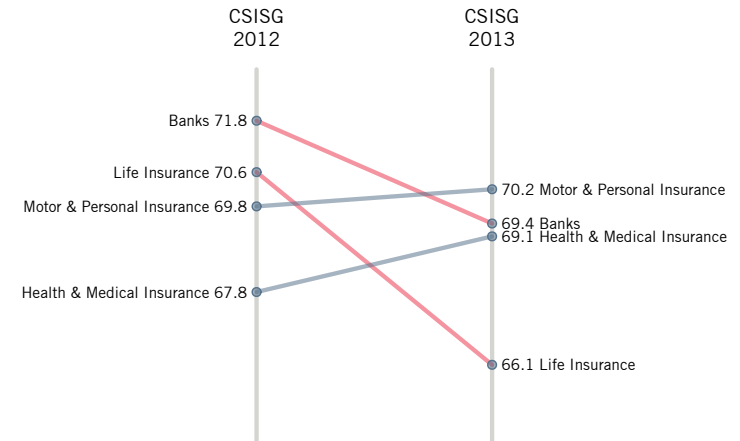


Figure 2A: The Finance & Insurance sector registered a significant decline in satisfaction.

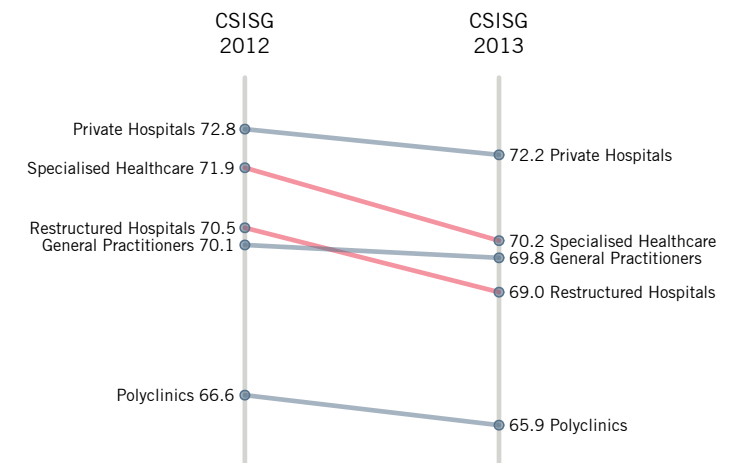


Figure 2B: The Healthcare sector registered a significant decline in satisfaction.

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, particularly since these were the two sub-sectors that registered significant year-on-year declines in customer satisfaction.

**Value has a larger impact on satisfaction in the Healthcare Sector**

Perceived Value fell year-on-year across all five Healthcare sub-sectors, as illustrated in Figure 3.

Perceived Value is a measure of quality given price and vice versa. As a driver of customer satisfaction, it has also become more important this year, compared to last year. i.e., Healthcare consumers are becoming more price conscious. This observation comes on the back of increased healthcare costs (Healthcare CPI, SingStat, 2013).

Thus, it will be prudent for healthcare providers to ensure that fee increases match improvements in customers' perceptions of overall quality.

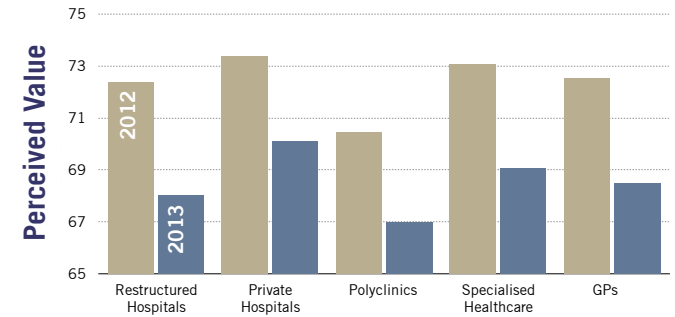


Figure 3: Perceived value fell year-on-year across all 5 sub-sectors

**FULL YEAR KEY FINDINGS**

**Tourist respondents more satisfied than their local counterparts**

On a national level, a key observation was the difference in levels of satisfaction between tourist and local respondents. In sub-sectors where the CSISG took into account both tourist and local responses, tourists were always the more satisfied group of customers.

Figure 4 illustrates three key sub-sectors, Departmental Stores, Fast Food Restaurants, and Food Courts, where tourist and local respondents are likely to experience similar levels of service and yet indicated significantly different levels of satisfaction.

This observation highlights to industry practitioners that affect and emotions colours expectations. Furthermore, as service is a co-created process, both the customer's and frontline employee's feelings and emotions will have a role in shaping the eventual service experience.

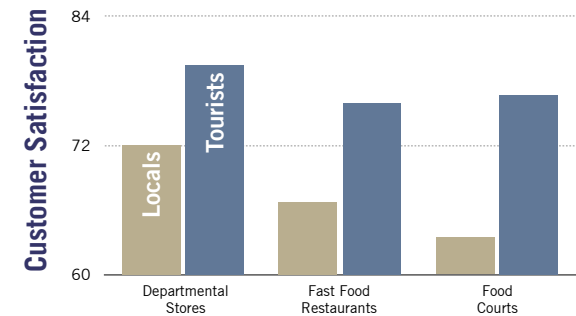


Figure 4: Local-Tourist satisfaction at three selected sub-sectors

Another factor that contributes to the difference in tourist and local satisfaction disparity may be culture. Different

cultural profiles are affected by different service quality attributes to varying degrees (Furrer, Liu & Sudharshan 2000); service quality has a direct impact on customer satisfaction. Given the diverse mix of tourist and local customers, and indeed expatriate and local service providers in the Singapore workforce, cultural sensitivity training would be useful to help customer-interfacing staff members deliver better service.

### Consistent service experience an important aspect of customer satisfaction

In observing the top performing companies of the CSISG, it was notable that there were 11 companies (as listed in Figure 5) that consistently outperformed the national index in each year that they were measured.

Analysis also revealed that these companies each tended to have less variability in their customers' satisfaction responses as compared to their immediate competition. In effect, these consistently good performers also provided a relatively more consistent service experience to their customers.

This trend data suggest that providing consistent and reliable service is an important aspect of customer satisfaction and service excellence.

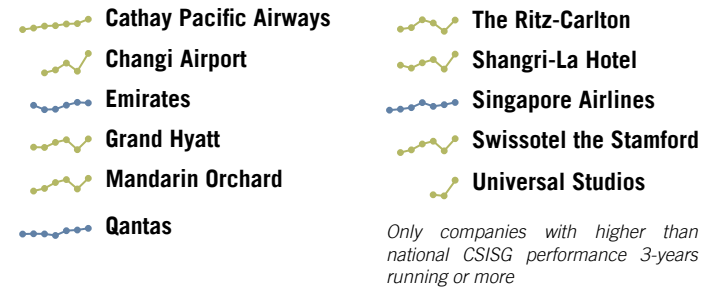


Figure 5: Companies that have scored significantly above the national CSISG in every year they were measured

## CSISG 2013 FOURTH QUARTER FIELDWORK PROCESS

Survey data for the Finance & Insurance and Healthcare sectors was collected between November and December 2013. This was conducted through face-to-face interviews with Singapore residents at their homes. The survey was also conducted with departing tourists at Changi Airport.

The Q4 fieldwork garnered 10,071 interviews with locals and 300 with departing tourists at the airport. In total, there were 10,371 unique responses covering 230 companies and entities in the Finance & Insurance and Healthcare sectors; 34 entities have published scores.

This fieldwork process was similarly conducted in the preceding three quarters. Figure 6 recaps the number of interviews completed in earlier quarters of 2013.

Sectors	Face-to-Face Locals Questionnaires	Face-to-Face Tourists Questionnaires	Online Surveys	Total Completed Questionnaires	Total Companies Covered	Total Companies Measured
Q1, Info-communications Retail	6,172	1,484	-	7,656	649	22
Q2, Public/Private Education Transport & Logistics	7,109	2,655	1,377	11,123	191	31
Q3, Food & Beverage Tourism	4,943	3,560	-	8,503	770	24
Q4, Finance & Insurance Healthcare	10,071	300	-	10,371	230	34
<b>2013, All 9 Measured Sectors</b>	<b>28,277</b>	<b>7,999</b>	<b>1,377</b>	<b>37,653</b>	<b>1,840</b>	<b>111</b>

Figure 6: The CSISG fieldwork numbers across the four quarters of 2013

## CSISG BACKGROUND

CSISG scores are generated based on the econometric modelling of survey data collected from end-users after the consumption of products and services. Sub-sector scores are derived as a weighted average of company scores, in proportion to the revenue contributions of companies. Sector scores are derived in a similar fashion, aggregating the sub-sector scores proportionately to each sub-sector's revenue contributions. Finally, the national score is weighted according to each sector's contribution to GDP. CSISG scores customer satisfaction on a scale of 0 to 100 with higher scores representing better performance.

Under a quarterly measure-and-release system, up to three of the nine sectors are measured each quarter with their results released the following quarter. Companies in the Retail and Info-Communications sectors were measured in the first quarter, Transport & Logistics, Public, and Private Education in the second quarter, Food & Beverage and Tourism sectors in the third quarter, and finally the companies of Finance & Insurance and Healthcare sectors, in the fourth quarter. CSISG 2013 Q4 marks the end of measurement for 2013. The CSISG 2013 national score is computed using the data collected during these four quarters.

## CONTACT US

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The chart on the next page summarises the results of the CSISG 2013 satisfaction scores at the national, sector, sub-sector and company levels. The national score of 70.7 represents a weighted average of the nine sector scores (in gold), which themselves are weighted averages of their respective sub-sector scores (in blue). Satisfaction scores for sub-sectors with individual company scores are weighted averages of these individual company scores. 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 2012 to 2013
-  statistically significant decrease in customer satisfaction from 2012 to 2013
-  no statistically significant year-on-year change in customer satisfaction from 2012 to 2013

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.





## 2013 NATIONAL SCORE

70.7

### 74.5 Tourism

- 79.8 Attractions\*
- 81.6 Universal Studios
- 78.7 Singapore Zoo
- 78.1 Sentosa Development
- 76.2 Jurong Bird Park
- 76.1 Night Safari
- 79.3 Other Attractions
- 77.5 Hotels\*
- 84.4 Shangri-La Hotel\*
- 84.1 MBS\*
- 83.4 The Ritz-Carlton\*
- 81.5 Swissotel the Stamford\*
- 80.7 Mandarin Orchard\*
- 80.5 Grand Hyatt\*
- 78.4 RWS Hotels
- 74.8 Other Hotels

### 68.7 Travel & Tour Services

### 72.8 Public Education

- 73.2 ITE
- 73.1 Universities
- 73.3 NUS
- 73.2 SMU
- 72.7 NTU
- 72.2 Polytechnics
- 73.8 Singapore
- 72.0 Republic
- 71.6 Ngee Ann
- 71.6 Temasek
- 71.3 Nanyang

### 72.7 Transport & Logistics

- 85.5 Airport\*
- 85.5 Changi Airport
- 77.1 Airlines\*
- 79.4 Singapore Airlines\*
- 76.5 SilkAir
- 76.3 Cathay Pacific Airways
- 76.1 Emirates
- 74.1 Qantas Airlines
- 70.6 Other Airlines
- 72.8 Courier Services
- 73.6 FedEx
- 72.5 DHL
- 70.5 UPS
- 70.2 Speedpost
- 72.8 Other Courier Services
- 67.5 Budget Airlines
- 68.3 AirAsia
- 66.9 Jetstar Asia
- 66.0 Tiger Airways
- 70.3 Other Budget Airlines\*

### 67.3 Postal Services

- 67.3 SingPost
- 67.3 Taxi Services
- 72.0 Premier\*
- 70.5 SMRT Taxis\*
- 69.4 Transcab
- 65.5 Comfort Delgro Taxis
- 70.4 Other Taxi Operators\*

### 64.1 Mass Rapid Transit System

- 67.3 SBS Transit Trains\*
- 63.3 SMRT Trains
- 60.6 Public Buses
- 62.2 SMRT Buses
- 60.1 SBS Transit Buses

### 72.2 Retail

- 75.2 Departmental Stores\*
- 79.8 DFS\*
- 76.2 Isetan
- 75.8 Tangs
- 75.2 Takashimaya
- 75.1 Metro
- 75.0 Robinson & Co
- 71.1 Mustafa
- 70.7 OG
- 73.0 Other Departmental Stores
- 74.9 Furniture\*
- 75.5 IKEA
- 74.6 Other Furniture Stores

### 73.1 Motor Vehicles

- 72.0 Clocks & Watches
- 71.5 Fashion Apparels
- 70.7 Jewellery

### 70.6 Petrol Service Stations

- 72.4 Shell
- 70.9 Esso
- 70.4 SPC
- 67.4 Caltex
- 70.0 Supermarkets
- 71.4 NTUC Fairprice
- 69.5 Cold Storage
- 66.8 Sheng Siong
- 66.3 Other Supermarkets

### 72.2 Private Education

- 72.2 Commercial Schools

### 70.3 Food & Beverage

- 71.7 Restaurants\*
- 73.1 Tung Lok
- 71.3 Crystal Jade
- 70.9 RE&S
- 67.9 Sakae Holdings
- 71.8 Other Restaurants
- 71.1 Cafes & Snack Bars
- 73.4 Starbucks\*
- 71.6 The Coffee Bean & Tea Leaf
- 70.9 Other Cafes & Snack Bars
- 70.6 Bars & Pubs
- 67.9 Fast Food Restaurants
- 68.9 Burger King
- 67.6 McDonalds
- 66.8 KFC
- 69.6 Other Fast Food Restaurants
- 65.5 Food Courts
- 65.9 Food Republic
- 65.1 Koufu
- 63.7 Kopitiam
- 66.0 Other Food Courts

### 69.9 Healthcare

- 72.2 Private Hospitals\*
- 73.6 Raffles
- 73.0 Mount Elizabeth
- 72.1 Mount Alvernia
- 71.6 Gleneagles
- 69.9 Parkway East
- 69.5 Thomson Medical Centre
- 70.2 Specialised Healthcare
- 69.8 General Practitioners
- 69.0 Restructured Hospitals
- 71.6 Khoo Teck Puat\*
- 69.8 National University
- 69.6 Tan Tock Seng
- 69.1 KK Women's & Children's
- 68.2 Changi General
- 67.4 Singapore General
- 66.4 Alexandra
- 65.9 Polyclinics
- 66.6 SingHealth
- 65.6 NHG

### 69.1 Finance & Insurance

- 70.2 Motor or Other Personal Insurance\*
- 69.5 AIG
- 69.3 NTUC Income
- 68.6 AXA
- 71.3 Other Motor or Personal Insurers
- 69.4 Banks
- 71.9 DBS\*
- 71.4 UOB\*
- 71.3 OCBC\*
- 70.2 Citibank
- 70.1 Standard Chartered
- 69.7 HSBC
- 69.0 Maybank
- 68.8 Other Banks
- 69.1 Health & Medical Insurance
- 71.1 AIA\*
- 68.7 Prudential
- 68.4 NTUC Income
- 67.5 Great Eastern
- 69.4 Other Health & Medical Insurers
- 66.1 Life Insurance
- 69.8 AIA\*
- 69.5 Great Eastern\*
- 67.5 Prudential
- 66.7 Manulife
- 64.8 NTUC Income
- 61.5 Other Life Insurers

### 67.7 Info-Communications

- 67.7 Mobile Telecom
- 69.3 SingTel
- 66.8 StarHub
- 64.3 M1
- 67.5 Broadband
- 67.7 SingTel
- 67.5 Starhub
- 64.3 M1



