2011 Temkin Forgiveness Ratings
Product Guide For Downloadable Datasets

Information About Data Licensing

All datasets are delivered with a single-user license. If you want access for three or more people in your organization, contact Temkin Group for pricing at ratings@temkingroup.com.

The datasets **cannot** be resold or redistributed in any form or referenced outside of the purchaser's organization without the prior written consent of Temkin Group.

Industries Covered In Ratings

The datasets contain data from the 2011 Temkin Forgiveness Ratings of 143 companies with at least 100 respondents from across 12 industries (see full list of companies in this document):

- Airlines
- Banks
- Credit Card Issuers
- Health Plans

- Hotels
- Insurance Companies
- Internet Service Providers
- Investment Firms

- Investment Firms
- Personal Computer Makers
- Retailers
- TV Service Providers

Description Of Datasets

All datasets are delivered in an Excel (.xls) file. The datasets contain details of consumer responses to the following question which makes-up the Temkin Forgiveness Ratings:

How likely are you to forgive these companies
if they deliver a bad experience?

Responses from 1= "extremely unlikely"
to 7= "extremely likely"

Data was collected via an online survey of 6,000 US consumers during January 2011. Temkin Group purchased access to a 3rd party panel of consumers. The distribution of survey respondents was managed to represent the US population by establishing quotas that approximate US Census percentages for age, income, gender, ethnicity, and location.

Calculation Of The Temkin Forgiveness Ratings

For all companies with 100 or more consumer responses, we calculated "net loyalty" scores for all three elements. The ratings were calculated by taking the percentage of consumers that selected either 6 or 7 and subtracting the percentage of consumers that selected 1, 2, or 3.

2011 Temkin Forgiveness Ratings Data Products

There are three options for purchasing Temkin Forgiveness Ratings datasets:

Complete Dataset ($995)	Industry Segments ($195/industry)
Includes the data for all 12 industry segments	Includes company-specific data on the Temkin Forgiveness Ratings for all companies within a single industry plus industry-level (not company-specific) responses for an industry broken down in the following segments: **Age** (7 segments) ▪ 18 to 24, 25 to 34, 35 to 44, 45 to 54, 55 to 64, 65 to 74, 75+ **Gender** (2 segments) ▪ Male, female **Ethnicity** (4 segments) ▪ Caucasian, African-American, Hispanic, other **Education level** (6 segments) ▪ Did not graduate high school, high school degree, some undergraduate courses, undergraduate degree, some post-graduate courses, post-graduate degree **Annual income** (7 segments) ▪ Less than $25K, $25K to $50K, $50K to $75K, $75K to $100K, $100K to $150K, $150K to $200K, more than $200K

Warrantee Of Data

Temkin Group makes no representation or warranty of any kind, nature or description, express or implied, with respect to the content, including, without limitation, any warranty of any kind or nature with respect to the accuracy of the content or any implied warranty of fitness for a particular purpose or any implied warranties arising from a course of dealing or a course of performance, and we hereby expressly disclaim the same.
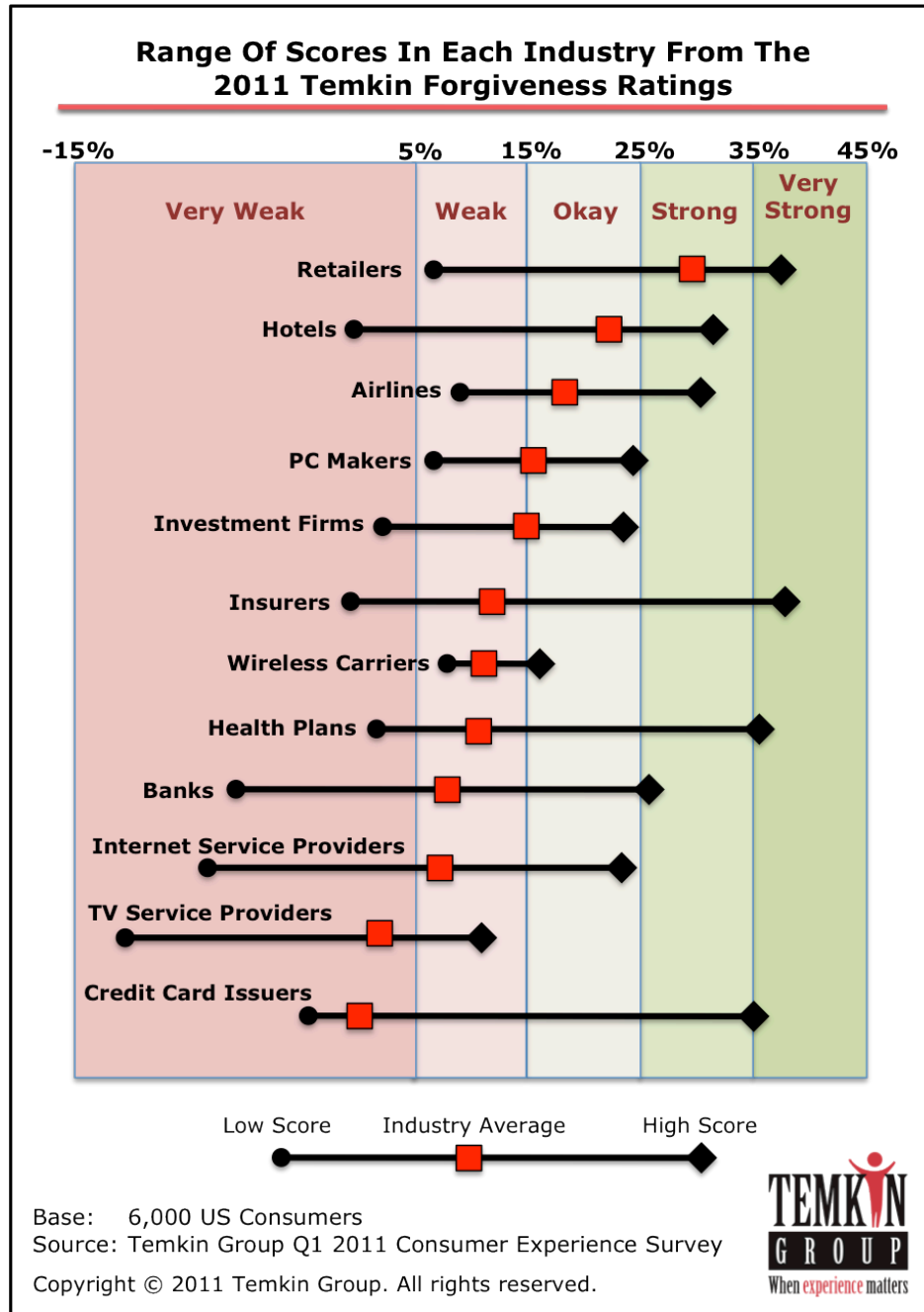
143 Companies Included In Datasets

The following companies had at least 100 respondents in the survey and are included in the Temkin Forgiveness Ratings and in the downloadable datasets.

Industry	Companies
Airlines	AirTran Airways, American Airlines, Continental Airlines, Delta/Northwest Airlines, JetBlue Airlines, Southwest Airlines, United Airlines, US Airways
Banks	A credit union, Bank of America, Capital One, Chase, Citibank, Citizens, Fifth Third, HSBC, ING Direct, PNC, Regions, SunTrust Bank, TD Bank, US Bancorp, USAA, Wells Fargo/ Wachovia Bank
Credit Card Issuers	American Express, Bank of America, Capital One, Chase, Citigroup, Discover, HSBC (including Orchard Bank), US Bank, USAA, Wells Fargo
Health Plans	Aetna, Anthem (BCBS), Blue Shield of California, CIGNA, Humana, Kaiser Permanente, Medicaid, Medicare, TriCare, United Healthcare
Hotel Chains	Best Western, Comfort Inn, Courtyard By Marriott, Days Inn, Hampton Inn, Hilton, Holiday Inn, Holiday Inn Express, Hyatt, Marriott, Motel 6, Sheraton, Super 8
Insurance Companies	21st Century, AAA, Allstate, American Family, Farmers', GEICO, Liberty Mutual, MetLife, Nationwide, Progressive, State Farm, The Hartford, Travelers, USAA
Internet Service Providers	AOL, AT&T, Cablevision, Charter Communications, Comcast, Cox, MSN (Microsoft Network), Qwest, Road Runner
Investment Firms	A credit union, Charles Schwab, E*TRADE, Edward Jones, Fidelity Investments, ING Direct, Merrill Lynch, Morgan Stanley Smith Barney, TD Ameritrade, Vanguard, Wells Fargo Advisors
Personal Computer Makers	Acer, Apple, Compaq, Dell, eMachines, Gateway, Hewlett-Packard, Lenovo, Sony, Toshiba
Retailers	Amazon.com, Barnes & Noble, Best Buy, BJs Wholesale Club, Borders, Costco, CVS, eBay, Gap, Home Depot, JCPenney, Kmart, Kohl's, Lowe's, Macy's, Office Depot, OfficeMax, Old Navy, RadioShack, Rite Aid, Sam's Club, Sears, Staples, Target, Toys 'R' Us, Wal-Mart, Walgreens
TV Service Providers	AT&T, Bright House, Charter Communications, Comcast, Cox Communication, DirecTV, Dish Network/Echostar, Optimum (iO)/Cablevision, Time Warner Cable
Wireless Carriers	AT&T, Sprint, T-Mobile, TracFone, Verizon Wireless, Virgin Mobile

Overall Industry-Level Results

The datasets provide details on these overall results:

Range Of Scores In Each Industry From The 2011 Temkin Forgiveness Ratings

Base: 6,000 US Consumers
Source: Temkin Group Q1 2011 Consumer Experience Survey
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Source: Temkin Group research report: "**2011 Temkin Forgiveness Ratings**"
(www.temkingroup.com)

About Temkin Ratings

Temkin Ratings is an offering of Temkin Group. The site provides access to data on how consumers rate their experiences with more than 100 companies and the associated loyalty of those consumers. The data can help organizations benchmark themselves within their industry and compare themselves to companies across other industries. The breakdown of data in consumer segments (age, income, education, gender, and ethnicity) provides companies with a deeper understanding of the link between customer experience and loyalty for their customers.

About Temkin Group

TEMK**I**N G R O U P

When *experience* matters

Temkin Group is a customer experience research and consulting firm. We have one simple goal for our clients: increase customer loyalty by becoming more customer-centric. Any company can improve portions of its customer experience, but it takes more than a few superficial changes to create lasting differentiation. The Temkin Group combines customer experience thought leadership with a deep understanding of the dynamics of large organizations to help senior executives accelerate their customer experience results.

The company was founded based on four core beliefs:

Customer experience drives loyalty.
Our research and work with clients has shown that interactions with customers influences how much business they'll do with you in the future and how often they recommend you to friends and colleagues.

It's a journey, not a project.
Building the capabilities to consistently delight customers doesn't happen overnight. Companies need to plan for a multi-year corporate change program.

Improvement requires systemic change.
Companies can improve isolated customer interactions, but they can't gain competitive advantage until customer experience is embedded in their operating fabric.

We can help you make a difference.
Transformation isn't easy, but leading your company to be more customer-centric is worth the effort. We help our clients accelerate their results and avoid many of the bumps along the way.
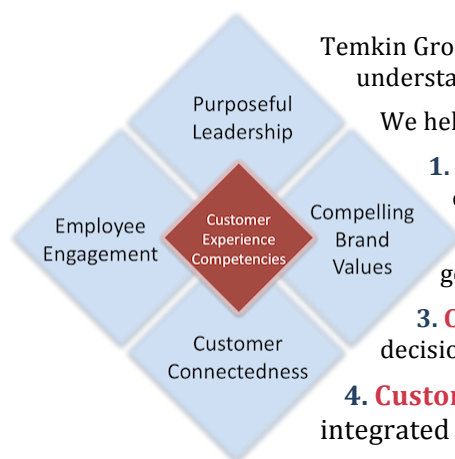
Purposeful
Leadership

Employee
Engagement

Customer
Experience
Competencies

Compelling
Brand
Values

Customer
Connectedness

Temkin Group combines customer experience thought leadership with a deep understanding of the dynamics of large organizations to accelerate results.

We help firms build four competencies required for long-term success:

1. **Purposeful Leadership**. Does your executive team operate consistently from a clear, well-articulated set of values?

2. **Engaged Employees**. Are employees fully committed to the goals of your organization?

3. **Compelling Brand Values**. Are your brand attributes driving decisions about how you treat customers?

4. **Customer-connectedness**. Is customer feedback and insight deeply integrated throughout all of your internal processes?

For more information about Temkin Group visit **www.temkingroup.com** or email **info@temkingroup.com**