

2021



**Aii** AMERICAN  
INNOVATION  
INDEX™

MARKET SUMMARY REPORT





## 2021 MARKET SUMMARY REPORT

This complimentary report provides a broad market overview about customer and social innovation among U.S. companies. The report identifies America's top businesses and social innovators by company and by sector.

### Sectors Include:

- Airlines and Passenger Train
- Auto, Property, Casualty Insurance
- Automotive Manufacturers
- Banks, Credit Unions, and Credit Cards
- Car Rental Companies
- Consumer Durables and Equipment
- Delivery and Shipping
- Fashion Retailers
- General Merchandise Retailers
- Health Insurance
- Lodging Brands
- Investment Services
- Life and Disability Insurance
- Restaurants
- Specialty Retailers
- Supermarkets and Drug Stores
- Technology Providers
- Wireless, TV Subscription, ISP

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# About the Index

## The American Innovation Index™

The American Innovation Index™ (Aii) scores and ranks the innovativeness of U.S. companies based on their customers' perceptions. The Aii covers 175 firms from nearly 20 industries, based on experiences captured from over 28,000 customer touchpoints. The Aii is a joint project with Fordham University's Gabelli School of Business and the Norwegian School of Economics. The Aii is unique in that it measures innovation from the customer point of view rather than relying on expert opinions that bypass what customers actually experience.

**Why does innovation matter?** Our research shows that consumers expect more from companies than a satisfactory experience or a cheap price. Companies that engage in positive innovation are perceived as more attractive and rewarded with greater loyalty from their customers. Innovation leaders are more likely to be disruptors in their sector, while the least innovative companies are more at risk of being casualties of disruption.



## The Social Innovation Index™

Innovation to meet customer needs is necessary for companies to survive and grow, but another dimension consists of innovation that benefits society and the environment. For many companies, social innovation is a core value and an expectation from customers. Social innovation also captures the degree to which a company's transformative activities are viewed as beneficial to society or, conversely, as a force that exacts a societal price. The Social Innovation Index™ quantifies social innovation of companies from the perspective of their customers, which is more relevant than relying on external experts or perceptions held by people who do not have actual experience with them.

**Why does social innovation matter?** Social innovation helps companies differentiate their brands, build customer loyalty and ensure that their well-meaning efforts are recognized by customers. Companies that drive big changes in their industry should ensure they are viewed not just as business innovators but as drivers of positive social and environmental change, since doing so smooths the way for their growth. It is also important for companies to validate their social innovativeness among their own customers, since they are the ultimate stakeholders who have experience with the brands.

# Overall Benchmarks

## Top 25 Companies | Ranked by Aii Score

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	85.4	71.1	1	25	1	1
Samsung	81.8	70.4	2	30	1	4
Weber	81.6	70.3	3	31	2	5
Ford	81.2	77.1	4	3	1	1
Toyota	81.2	75.1	4	8	1	3
Ikea	81.0	76.0	6	5	1	1
Trader Joe's	80.9	70.9	7	26	1	1
Honda	80.3	76.5	8	4	3	2
Netflix	80.3	68.9	8	43	2	2
SoFi	80.2	78.6	10	2	1	2
Chick-fil-A	80.1	68.9	11	43	1	1
loanDepot	79.8	78.8	12	1	2	1
Airbnb	79.2	72.2	13	18	1	1
USAA	78.8	72.9	14	15	1	1
Aflac Inc.	78.5	74.6	15	11	1	1
Goodyear	78.1	72.8	16	16	3	2
Nike	78.1	67.7	16	48	1	3
Hyundai	78.0	74.9	18	9	4	4
John Deere	77.6	74.3	19	12	4	1
PayPal	77.6	67.3	19	50	1	2
Amazon	77.5	66.0	21	65	1	2
Alaska Airlines	77.3	75.4	22	7	1	2
Whirlpool Corporation	77.3	71.7	22	20	5	3
JetBlue	77.0	75.5	24	6	2	1
Polo Ralph Lauren	76.9	66.3	25	61	2	5

## Sector Benchmarks

# Airlines and Passenger Trains

The following benchmarks are based on experiences of consumers who traveled from a U.S. destination on the respective airline or passenger train in the past 12 months. **The average Aii and Sii scores for the Airline and Passenger Train sector are 72.5 and 69.6, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Alaska Airlines	77.3	75.4	22	7	1	2
JetBlue	77.0	75.5	24	6	2	1
Southwest Airlines	75.9	70.3	33	31	3	3
Delta Airlines	71.2	67.9	79	47	4	4
United Airlines	67.7	65.1	110	73	5	5
American Airlines	66.1	63.6	130	92	6	6

## Sector Benchmarks

# Auto, Property, Casualty Insurance Providers

The following benchmarks are based on experiences of consumers who have done business with the respective insurance companies that provide property, casualty, and/or auto insurance in the past 12 months. **The average Aii and Sii scores for the Auto, Property, Casualty Insurance sector are 69.5 and 64.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
USAA	78.8	72.9	14	15	1	1
American Family Insurance	72.8	70.3	63	31	2	2
Geico	72.2	64.8	67	80	3	5
State Farm Insurance	70.3	65.0	87	75	4	4
Nationwide	69.5	65.2	95	70	5	3
Liberty Mutual	68.6	63.8	104	86	6	6
The Hartford	67.0	62.7	121	105	7	8
Progressive Insurance	66.5	60.3	125	135	8	9
Allstate	66.0	63.1	131	96	9	7
Travelers	63.3	59.3	154	146	10	10

## Sector Benchmarks

# Automotive Manufacturers

The following benchmarks are based on experiences of consumers who purchased a new vehicle from the respective manufacturer in the past 24 months. **The average Aii and Sii scores for the Automotive Manufacturer sector are 77.2 and 73.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Ford	81.2	77.1	4	3	1	1
Toyota	81.2	75.1	4	8	1	3
Honda	80.3	76.5	8	4	3	2
Hyundai	78.0	74.9	18	9	4	4
General Motors	75.2	72.5	38	17	5	5
Nissan	73.5	71.6	56	21	6	6
Chrysler	71.3	68.5	76	45	7	7

## Sector Benchmarks

# Banks, Credit Unions, and Credit Cards

The following benchmarks are based on the experiences of consumers who have done business with the respective financial institution in the past 12 months. **The average Aii and Sii scores for the Bank, Credit Union, and Credit Card sector are 65.6 and 60.3, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
PayPal	77.6	67.3	19	50	1	2
Navy Federal Credit Union	76.4	70.9	27	26	2	1
Venmo	70.7	63.9	82	84	3	3
Discover Card	69.8	61.5	89	119	4	6
Ally Financial	69.3	62.7	97	105	5	4
American Express	67.1	59.8	120	142	6	12
TD Bank	67.0	60.9	121	130	7	9
Capital One	66.9	62.5	123	111	8	5
Visa	66.2	58.4	129	155	9	14
PNC Bank	65.5	61.1	135	124	10	8
MasterCard	65.3	59.9	140	140	11	11
Bank of America	64.7	61.4	145	121	12	7
Wells Fargo	63.4	60.3	152	135	13	10
Green Dot	62.7	58.8	157	152	14	13
Truist Financial	62.2	57.9	159	158	15	15
Chase Bank	62.1	57.5	160	160	16	16



## Sector Benchmarks

# Banks, Credit Unions, and Credit Cards (cont.)

The following benchmarks are based on the experiences of consumers who have done business with the respective financial institution in the past 12 months. **The average Aii and Sii scores for the Bank, Credit Union, and Credit Card sector are 65.6 and 60.3, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Netspend	60.0	54.9	168	169	17	19
U.S. Bank	59.0	56.0	169	165	18	17
Citi/Citibank	58.2	55.5	170	166	19	18
Barclays	57.4	54.9	172	169	20	19

## Sector Benchmarks

# Car Rental Companies

The following benchmarks are based on experiences of consumers who have done business with the respective car rental company in the past 12 months. **The average Aii and Sii scores for the Car Rental sector are 69.6 and 66.6, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Hertz	71.9	70.3	69	31	1	1
Enterprise Rent-A-Car	69.1	65.1	101	73	2	2
Avis Budget Group	67.7	64.5	110	82	3	3

## Sector Benchmarks

# Consumer Durables and Equipment Manufacturers

The following benchmarks are based on experiences of consumers who purchased products from the respective consumer durables or equipment manufacturer in the past 12 months. **The average Aii and Sii scores for the Consumer Durables and Equipment sector are 76.8 and 70.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Samsung	81.8	70.4	2	30	1	4
Weber	81.6	70.3	3	31	2	5
Goodyear	78.1	72.8	16	16	3	2
John Deere	77.6	74.3	19	12	4	1
Whirlpool Corporation	77.3	71.7	22	20	5	3
Stanley Black and Decker	76.0	69.7	32	37	6	6
General Electric (GE)	75.3	69.4	36	40	7	8
Bridgestone Tire	73.3	69.5	58	38	8	7
Sherwin Williams	73.3	65.9	58	66	8	10
LG	73.2	67.3	61	50	10	9

## Sector Benchmarks

# Delivery & Shipping

The following benchmarks are based on experiences of consumers who have used the respective company to ship packages and/or documents for personal purposes using express delivery in the past 12 months. **The average Aii and Sii scores for the Delivery and Shipping sector are 66.4 and 62.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
UPS	67.2	62.5	119	111	1	3
FedEx	66.3	63.3	128	94	2	1
U.S. Postal Service	65.6	63.0	133	98	3	2



## Sector Benchmarks

# Fashion

The following benchmarks are based on experiences of consumers who purchased from the respective fashion retailers in the past 12 months. **The average Aii and Sii scores for the Fashion sector are 74.0 and 67.0, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Nike	78.1	67.7	16	48	1	3
Polo Ralph Lauren	76.9	66.3	25	61	2	5
Michael Kors	74.9	69.1	43	41	3	2
J. Crew	74.5	71.4	44	23	4	1
PVH	74.2	66.7	46	56	5	4
Tapestry	65.6	60.7	133	132	6	6

## Sector Benchmarks

# General Merchandise Retailers

The following benchmarks are based on experiences of consumers who purchased from the respective general merchandise retailer in the past 12 months. **The average Aii and Sii scores for the General Merchandise Retail sector are 70.4 and 62.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Amazon	77.5	66.0	21	65	1	2
Nordstrom	76.2	71.6	29	21	2	1
eBay	76.1	61.0	30	125	3	8
Costco	75.2	64.9	38	79	4	3
Macy's	71.3	62.8	76	100	5	4
Ross Stores Inc.	68.8	62.8	103	100	6	4
Dollar General	68.3	62.2	106	116	7	7
Kohl's	68.2	61.0	108	125	8	8
Dollar Tree Inc.	67.4	59.2	115	148	9	11
Walmart	66.4	60.3	127	135	10	10
Target	65.4	62.5	138	111	11	6
J.C. Penney	64.2	58.7	149	153	12	12

## Sector Benchmarks

# Health Insurance Providers

The following benchmarks are based on experiences of consumers who used the respective health insurance provider in the past 12 months. **The average Aii and Sii scores for the Health Insurance sector are 69.7 and 66.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Kaiser Permanente	76.3	73.3	28	14	1	2
HealthNet	73.8	74.7	49	10	2	1
Humana	70.5	67.4	85	49	3	3
Cigna	69.8	66.4	89	60	4	4
UnitedHealthcare	66.9	62.8	123	100	5	5
Aetna	65.4	62.0	138	117	6	6
Anthem/Blue Cross Blue Shield	65.1	61.9	143	118	7	7

## Sector Benchmarks

# Lodging Brands

The following benchmarks are based on experiences of consumers who stayed at the respective paid accommodation in the U.S. in the past 12 months. **The average Aii and Sii scores for the Lodging sector are 69.0 and 65.3, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Airbnb	79.2	72.2	13	18	1	1
Hyatt	73.7	71.8	52	19	2	2
Marriott	73.3	66.1	58	63	3	4
Hilton	72.3	67.2	66	52	4	3
IHG/Intercontinental	69.2	64.3	99	83	5	5
Best Western	65.5	63.5	135	93	6	6
Wyndham	63.4	61.0	152	125	7	7
Choice Hotels	63.1	61.0	156	125	8	7
Motel 6	61.4	60.8	164	131	9	9



## Sector Benchmarks

# Investment Services

The following benchmarks are based on experiences of consumers who did business with the respective investment services provider in the past 12 months. **The average Aii and Sii scores for the Investment Services sector are 73.9 and 68.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Ameriprise Financial	76.1	73.6	30	13	1	1
Fidelity	74.0	65.3	48	68	2	4
J.P. Morgan	73.8	70.7	49	28	3	2
Charles Schwab	73.8	65.0	49	75	3	5
Morgan Stanley	71.6	66.1	72	63	5	3

## Sector Benchmarks

# Lenders

The following benchmarks are based on experiences of consumers who did business with the respective lending services provider in the past 12 months. **The average Aii and Sii scores for the Lending Services sector are 74.1 and 71.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
SoFi	80.2	78.6	10	2	1	2
loanDepot	79.8	78.8	12	1	2	1
Quicken Loans	76.5	71.4	26	23	3	3
Sallie Mae	69.6	67.2	93	52	4	4
Navient	64.5	63.1	147	96	5	5

## Sector Benchmarks

# Life and Disability Insurance

The following benchmarks are based on experiences of consumers who have done business with the respective insurance company that provides life, disability, and/or investment plans in the past 12 months. **The average Aii and Sii scores for the Life and Disability Insurance sector are 71.8 and 68.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Aflac Inc.	78.5	74.6	15	11	1	1
New York Life Insurance	72.2	70.5	67	29	2	2
Farmers Insurance	70.1	66.7	88	56	3	4
MetLife	69.8	66.9	89	54	4	3
Prudential Financial	68.6	65.2	104	70	5	5

## Sector Benchmarks

# Restaurants

The following benchmarks are based on experiences of consumers who patronized the respective restaurant in the past 12 months. **The average Aii and Sii scores for the Restaurants sector are 70.7 and 62.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Chick-fil-A	80.1	68.9	11	43	1	1
Starbucks	75.1	63.8	41	86	2	4
Dunkin'	74.2	65.0	46	75	3	2
Domino's	71.3	60.2	76	138	4	7
Panera	70.7	63.7	82	90	5	5
Pizza Hut	69.7	63.9	92	84	6	3
Taco Bell	69.4	61.0	96	125	7	6
McDonald's	67.6	59.6	112	144	8	9
Subway	67.3	60.0	117	139	9	8
Wendy's	66.5	59.6	125	144	10	9
Burger King	65.5	58.3	135	156	11	11



## Sector Benchmarks

# Specialty Retailers

The following benchmarks are based on experiences of consumers who purchased from the respective specialty retail store in the past 12 months. **The average Aii and Sii scores for the Specialty Retail sector are 70.1 and 64.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Ikea	81.0	76.0	6	5	1	1
Williams-Sonoma	75.6	69.5	35	38	2	2
L Brands Inc.	73.2	65.2	61	70	3	5
TJX	72.5	65.3	65	68	4	4
Abercrombie	71.1	69.0	81	42	5	3
The Home Depot	69.6	63.8	93	86	6	7
Old Navy	69.3	62.4	97	114	7	10
Gap Inc.	68.3	65.0	106	75	8	6
Bed Bath & Beyond	68.2	62.7	108	105	9	8
Best Buy	67.5	59.8	113	142	10	12
Lowe's Home Improvement	65.7	62.6	132	110	11	9
Office Depot Inc.	65.0	61.3	144	123	12	11
Staples, Inc.	64.4	58.9	148	150	13	13

## Sector Benchmarks

# Supermarket and Drug Stores

The following benchmarks are based on experiences of consumers who purchased from the respective food/supermarket/drug store chain in the past 12 months. **The average Aii and Sii scores for the Supermarket and Drug Store sector are 67.2 and 63.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Trader Joe's	80.9	70.9	7	26	1	1
Whole Foods Market	75.1	70.0	41	35	2	2
Aldi	73.6	66.6	54	58	3	4
Publix Super Markets	73.4	70.0	57	35	4	2
Kroger	67.4	62.8	115	100	5	6
Rite Aid	63.7	62.9	151	99	6	5
Walgreens	63.3	60.7	154	132	7	7
Albertsons	61.8	59.3	161	146	8	8
CVS	61.6	58.9	162	150	9	9
Safeway	61.1	57.8	165	159	10	10
Ahold	57.0	55.0	173	168	11	11

## Sector Benchmarks

# Technology Companies

The following benchmarks are based on experiences of consumers who used or purchased from the respective online services, software, computer, or electronics brand in the past 12 months. **The average Aii and Sii scores for the Technology sector are 72.0 and 62.2, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	85.4	71.1	1	25	1	1
Netflix	80.3	68.9	8	43	2	2
Tik Tok	75.7	66.6	34	58	3	3
Microsoft	75.3	60.5	36	134	4	15
Spotify	75.2	63.2	38	95	5	9
Google/YouTube	74.3	66.3	45	61	6	4
Adobe	73.7	62.8	52	100	7	10
Dell	73.6	62.7	54	105	8	11
Uber	71.9	63.8	69	86	9	7
Expedia Inc.	71.9	62.3	69	115	9	12
Booking.com	71.6	65.4	72	67	11	5
HP (Hewlett-Packard)	71.5	61.5	74	119	12	13
Intuit	71.4	57.1	75	163	13	17
LinkedIn	70.7	63.7	82	90	14	8
Priceline	70.4	61.4	86	121	15	14
Lyft	68.9	64.6	102	81	16	6
Lenovo	67.3	59.9	117	140	17	16
SiriusXM Radio	65.3	56.1	140	164	18	18
Twitter	63.8	52.8	150	174	19	20
Facebook	62.7	52.9	157	173	20	19

## Sector Benchmarks

# Wireless, TV Subscription, ISP

The following benchmarks are based on experiences of consumers who have done business with the respective wireless/cell phone company in the past 12 months. **The average Aii and Sii scores for the Wireless, TV Subscription, ISP sector are 65.2 and 60.0, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
T-Mobile/Sprint	72.7	68.5	64	45	1	1
U.S. Cellular	71.2	66.8	79	55	2	2
Verizon/Fios	69.2	59.1	99	149	3	4
AT&T	67.5	62.7	113	105	4	3
TracFone	65.3	58.0	140	157	5	6
DISH Network	64.7	58.5	145	154	6	5
Spectrum	61.5	57.2	163	162	7	8
Comcast/Xfinity	60.8	54.3	166	171	8	10
Cox Communications	60.5	57.3	167	161	9	7
CenturyLink	58.2	55.1	170	167	10	9
Altice/Optimum/SuddenLink	57.0	54.3	173	171	11	10
Frontier	51.7	51.0	175	175	12	12



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## About Rockbridge Associates, Inc.

Rockbridge is an outcome-based research firm that has been leading Fortune 500 and mid-sized firms on their innovation and marketing strategy for over two decades.

Rockbridge is built on the core belief that for us to succeed, we must help our clients succeed. This belief is at the heart of everything we do. It's why we take the time to understand the challenges our clients are facing, and is why we design solutions with the sole purpose of discovering insights that drive business outcomes.

Our executive team has received numerous accolades for their thought leadership in customer experience and loyalty research, as well as technology adoption and innovation. We are marketing research innovators, having written more influential books, produced more award-winning scientific research, and presented at more industry forums than comparable research firms.

We have studied technology adoption in our National Technology Readiness Survey (NTRS) since 1999. Using the survey, we have developed the TechQual™/Technology Readiness Index, a groundbreaking metric for explaining and predicting consumer behavior for innovative products and services, which has been used to study technology issues by academics and consultants in more than 40 countries.

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