



Aii AMERICAN
INNOVATION
INDEX™

MARKET SUMMARY REPORT

2023



2023 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
- Lenders
- 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 186 firms from nearly 20 industries, based on experiences captured from over 30,000 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
Toyota	82.9	78.9	1	1	1	1
Apple	82.8	64.7	2	59	1	3
Louis Vuitton	82.3	70.9	3	14	1	1
Trader Joe's	81.6	72.9	4	7	1	1
John Deere	81.3	74.3	5	5	1	1
Honda	81.2	76.8	6	2	2	2
IKEA	81.2	70.4	6	17	1	2
Amazon	81.0	64.9	8	53	1	2
Bath & Body Works	80.1	67.6	9	38	2	5
Costco	80.0	69.5	10	19	2	1
Samsung	79.9	68.4	11	31	2	4
Microsoft	79.9	63.7	11	73	2	5
Williams-Sonoma	79.7	72.8	13	8	3	1
Nike	79.3	66.9	14	42	2	2
Victoria's Secret	78.8	63.0	15	85	4	8
Ford	78.7	74.1	16	6	3	3
Chime	77.9	72.6	17	10	1	2
TikTok	77.3	63.1	18	82	3	8
Adobe	77.1	62.0	19	99	4	11
Weber	77.1	64.6	19	61	3	10
Whirlpool Corporation	76.9	68.2	21	33	4	5
Saks Fifth Avenue	76.8	68.0	22	35	5	3
General Motors	76.7	70.7	23	15	4	5
Chick-fil-A	76.7	69.3	23	25	1	1
Navy Federal Credit Union	76.6	72.8	25	8	2	1

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 68.7 and 63.6, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Alaska Airlines	74.0	69.5	48	19	1	1
Southwest Airlines	71.4	65.0	76	51	2	4
JetBlue	70.8	66.8	82	43	3	2
Delta Airlines	68.9	63.6	98	75	4	5
United Airlines	68.0	62.9	113	86	5	6
Amtrak (passenger train)	67.7	65.2	116	49	6	3
American Airlines	67.6	62.1	118	98	7	7
Frontier Airlines	50.7	50.3	187	186	8	8

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 67.3 and 62.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
USAA	73.1	68.6	60	30	1	2
Nationwide	71.8	69.3	74	25	2	1
State Farm Insurance	69.8	64.9	91	53	3	4
American Family Insurance	69.6	68.4	94	31	4	3
Allstate	67.3	63.3	122	79	5	5
Liberty Mutual	66.4	60.3	129	126	6	7
The Hartford	66.3	59.7	131	134	7	8
Geico	65.9	60.6	133	119	8	6
Progressive Insurance	64.5	58.0	145	154	9	9
Travelers	60.3	57.9	175	156	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 77.9 and 73.4, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Toyota	82.9	78.9	1	1	1	1
Honda	81.2	76.8	6	2	2	2
Ford	78.7	74.1	16	6	3	3
General Motors	76.7	70.7	23	15	4	5
Nissan	75.9	71.5	32	13	5	4
Hyundai	73.8	69.4	50	22	6	6
Chrysler	71.3	67.3	78	41	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 68.6 and 61.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Chime	77.9	72.6	17	10	1	2
Navy Federal Credit Union	76.6	72.8	25	8	2	1
Cash App/Square	73.5	64.3	57	68	3	3
PayPal/Venmo	72.5	61.5	66	104	4	8
American Express	69.7	59.4	92	137	5	12
Capital One	69.3	62.8	96	87	6	5
Discover Card	68.7	57.9	103	156	7	16
Ally Financial	68.5	61.6	107	102	8	7
Citizens Bank	68.0	63.9	113	70	9	4
Chase Bank	67.1	59.8	126	133	10	11
Visa	65.8	54.2	135	177	11	21
U.S. Bank	65.1	60.4	138	122	12	10
Fifth Third Bank	64.5	62.5	145	91	13	6
TD Bank	64.0	60.7	153	117	14	9
Bank of America	63.7	58.5	155	148	15	14
Green Dot	62.9	58.9	159	142	16	13

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 68.6 and 61.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
MasterCard	62.4	55.5	162	173	17	19
Citi/Citibank	61.6	54.8	168	175	18	20
PNC Bank	61.1	58.5	169	148	19	14
Wells Fargo	59.8	55.8	177	171	20	18
Truist Financial	59.7	57.0	178	164	21	17
Barclays	57.7	54.1	181	178	22	22

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 69.1 and 63.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Enterprise Rent-A-Car	72.4	64.5	67	64	1	2
Hertz	67.4	64.8	121	57	2	1
Avis Budget Group	63.8	60.1	154	130	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 68.0, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
John Deere	81.3	74.3	5	5	1	1
Samsung	79.9	68.4	11	31	2	4
Weber	77.1	64.6	19	61	3	10
Whirlpool Corporation	76.9	68.2	21	33	4	5
Goodyear	76.4	70.4	26	17	5	2
General Electric (GE)	76.0	67.6	31	38	6	7
Sherwin Williams	75.2	65.0	39	51	7	8
LG	74.6	68.2	44	33	8	5
Bridgestone Tire	74.1	69.3	47	25	9	3
Stanley Black and Decker	72.4	64.9	67	53	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 67.3 and 62.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
FedEx	71.0	65.7	80	47	1	1
UPS	69.7	63.4	92	77	2	2
U.S. Postal Service	63.5	60.5	156	121	3	3

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 73.0 and 63.3, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Louis Vuitton	82.3	70.9	3	14	1	1
Nike	79.3	66.9	14	42	2	2
Michael Kors	76.2	64.6	29	61	3	3
Polo Ralph Lauren	75.9	63.1	32	82	4	4
Levi's	75.7	62.5	35	91	5	5
PVH	68.7	61.0	103	108	6	7
J. Crew	67.6	61.6	118	102	7	6
Tapestry	64.2	57.9	151	156	8	8

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 70.3 and 64.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Amazon	81.0	64.9	8	53	1	2
Costco	80.0	69.5	10	19	2	1
Nordstrom	73.7	64.4	53	66	3	3
eBay	73.6	60.8	54	114	4	5
Macy's	70.0	61.0	89	108	5	4
Ross Stores Inc.	68.9	59.6	98	135	6	7
Dollar Tree Inc.	68.6	60.3	105	126	7	6
Walmart	67.1	59.3	125	138	8	8
Target	65.2	58.8	137	144	9	9
Kohl's	64.1	57.0	152	164	10	12
J.C. Penney	62.4	57.5	162	162	11	11
Dollar General	61.9	58.5	166	148	12	10

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 68.2 and 64.4, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Kaiser Permanente	74.8	69.5	41	19	1	2
HealthNet	74.3	75.1	46	3	2	1
Humana	70.2	65.2	87	49	3	4
UnitedHealthcare	70.0	65.8	89	44	4	3
Anthem/Blue Cross Blue Shield	68.3	63.2	109	81	5	5
Aetna	64.5	62.4	145	96	6	6
Cigna	60.7	60.7	173	117	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 68.8 and 61.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Airbnb	76.4	61.3	26	106	1	4
Hyatt	73.4	67.7	58	37	2	1
Hilton	72.6	64.7	65	59	3	2
Vrbo	70.8	60.4	82	122	4	6
Marriott	70.4	62.5	86	91	5	3
IHG/Intercontinental	66.9	61.0	127	108	6	5
Choice Hotels	64.5	60.3	145	126	7	7
Best Western	63.4	58.8	157	144	8	9
Wyndham	62.3	58.9	164	142	9	8
Motel 6	56.0	53.7	184	181	10	10

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 73.5 and 65.8, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Ameriprise Financial	75.5	72.5	38	11	1	1
Charles Schwab	74.8	64.9	41	53	2	5
Morgan Stanley	74.7	68.9	43	29	3	2
J.P. Morgan	73.6	65.5	54	48	4	4
Merrill	73.1	67.6	60	38	5	3
Fidelity	72.2	64.4	71	66	6	6

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 71.2 and 68.1, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Rocket Mortgage/Quicken Loans	76.3	70.5	28	16	1	2
Loan Depot	75.7	74.4	35	4	2	1
SoFi	73.0	69.4	63	22	3	3
Sallie Mae	64.3	63.7	150	73	4	4
Navient	56.8	54.7	183	176	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 68.8 and 64.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Aflac Inc.	76.2	72.4	29	12	1	1
New York Life Insurance	73.8	69.0	50	28	2	2
MetLife	67.5	64.5	120	64	3	3
Prudential Financial	67.2	62.7	124	88	4	4
Farmers Insurance	61.7	58.8	167	144	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 69.0 and 59.7, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Chick-fil-A	76.7	69.3	23	25	1	1
Starbucks	73.1	63.1	60	82	2	2
Subway	71.2	61.0	79	108	3	4
Dunkin'	70.5	59.9	85	132	4	5
Domino's	69.6	62.0	94	99	5	3
Panera	69.2	58.3	97	153	6	7
Pizza Hut	68.2	56.8	111	166	7	9
Taco Bell	66.9	55.6	127	172	8	11
McDonald's	66.4	56.8	129	166	9	9
Wendy's	66.2	58.5	132	148	10	6
Burger King	65.8	57.7	135	161	11	8

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 70.2 and 60.0, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
IKEA	81.2	70.4	6	17	1	2
Bath & Body Works	80.1	67.6	9	38	2	5
Williams-Sonoma	79.7	72.8	13	8	3	1
Victoria's Secret	78.8	63.0	15	85	4	8
Saks Fifth Avenue	76.8	68.0	22	35	5	3
Abercrombie	74.4	68.0	45	35	6	3
Old Navy	71.5	63.9	75	70	7	6
Best Buy	70.8	60.4	82	122	8	12
The Home Depot	70.1	63.9	88	70	9	6
TJX	68.9	60.6	98	119	10	11
Gap Inc.	68.0	62.0	113	99	11	10
Lowe's Home Improvement	67.3	62.5	122	91	12	9
Office Depot Inc.	65.9	60.0	133	131	13	13
Staples, Inc.	60.9	56.6	170	169	14	14
Bed Bath & Beyond	60.8	54.0	171	179	15	15

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 66.9 and 62.9, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Trader Joe's	81.6	72.9	4	7	1	1
Whole Foods Market	75.6	69.4	37	22	2	2
Aldi	73.6	65.8	54	44	3	3
Publix Super Markets	70.9	63.5	81	76	4	4
Kroger	64.8	60.4	141	122	5	7
CVS	64.6	62.6	143	89	6	5
Walgreens	64.4	61.3	149	106	7	6
Albertsons	62.9	59.3	159	138	8	9
Safeway	60.7	57.9	173	156	9	11
Ahold	58.8	59.5	180	136	10	8
Rite Aid	57.5	58.0	182	154	11	10

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 72.7 and 60.6, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	82.8	64.7	2	59	1	3
Microsoft	79.9	63.7	11	73	2	5
TikTok	77.3	63.1	18	82	3	8
Adobe	77.1	62.0	19	99	4	11
Google/YouTube	75.9	65.8	32	44	5	1
Uber	75.1	64.8	40	57	6	2
Netflix	74.0	60.3	48	126	7	16
Dell	73.8	63.4	50	77	8	6
Intuit	73.2	60.8	59	114	9	14
Booking.com	72.7	64.6	64	61	10	4
HP	72.4	62.4	67	96	11	10
Expedia Inc.	72.0	63.3	72	79	12	7
Spotify	71.9	57.4	73	163	13	19
LinkedIn	71.4	62.6	76	89	14	9
Lenovo	68.9	60.9	98	113	15	13
Priceline	68.9	58.5	98	148	15	18

Sector Benchmarks

Technology Companies (cont.)

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 72.7 and 60.6, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
DoorDash	68.3	60.8	109	114	17	14
Lyft	68.1	61.5	112	104	18	12
Grubhub	65.1	59.3	138	138	19	17
Facebook/Instagram/WhatsApp	64.7	52.0	142	185	20	21
Sirius XM Radio/Pandora	64.6	53.7	143	181	21	20
Twitter	60.8	49.0	171	187	22	22

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 66.2 and 58.5, respectively.**

Company	Index Scores		Overall Rank		Sector Rank	
	Aii	Sii	Aii	Sii	Aii	Sii
T-Mobile	72.4	62.5	67	91	1	2
Verizon/Fios	68.6	59.2	105	141	2	4
AT&T	68.5	61.0	107	108	3	3
U.S. Cellular	67.7	64.0	116	69	4	1
TracFone	65.0	58.7	140	147	5	5
Comcast/Xfinity	63.4	55.9	157	170	6	8
Spectrum	62.6	55.1	161	174	7	9
DISH Network	62.0	57.8	165	160	8	6
Cox Communications	60.2	53.3	176	183	9	11
Altice/Optimum/SuddenLink	59.4	56.7	179	168	10	7
Frontier	56.0	54.0	184	179	11	10
CenturyLink	55.2	52.4	186	184	12	12

About Rockbridge Associates, Inc.

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