



Client Experience With Investment Call Centers

2011 Investment Call Center Satisfaction Survey

Jim S Miller

President, Prime Performance

www.primeperformance.net

FREE VERSION



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Client Experience Elevated

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Survey Methodology

DATA COLLECTION: December 2010 to January 2011

METHOD: Online survey

SAMPLE SIZE: 2,359 adults who had spoken with an investment call center representative within the last month at one of nine major firms. The firms include: E-Trade, Fidelity, JP Morgan Chase, Merrill Lynch, Schwab, T. Rowe Price, TD Ameritrade, Vanguard and Wells Fargo/Wachovia.

SAMPLE: A total of 2,359 interviews were conducted in the U.S. Sampling error cannot be calculated for surveys that use a self-selected online panel of respondents. If this sample had been conducted among a fully random sample, the estimated margin of error for sample would be ± 1.7 percentage points at the 95% confidence level. Breakouts by firm or demographic variables have a larger margin of error which depends on the number of surveys included in the subgroup.

SCORING: Depending on the question, consumers selected responses along a seven-point scale or selected “yes”, “no” or “don’t remember”. For questions on a seven-point scale, positive responses are the percent of individuals selecting one of the top two boxes (6 or 7). Negative responses are the percent of individuals selecting one of the bottom three boxes (1, 2 or 3). For “yes”, “no”, “don’t remember” questions, positive responses are the percent of individuals selecting “yes”. “Net Score” is the top two box score (6 or 7) minus the bottom three box score (1, 2, or 3) for questions on a seven-point scale. “Net Satisfaction Score” is the top two box score (6 or 7) for the question “*Overall, how satisfied are you with the service you received?*” minus the bottom three box score (1, 2, or 3) for the question. Some scores may not add up due to rounding.

GENERATIONS: In this report, generations are defined as follows:
Gen Y – born after 1980
Gen X – born between 1965 and 1980
Boomers – born between 1946 and 1964
Pre-Boomers – born before 1946

Executive Summary

Overview

During December 2010 and January 2011, Prime Performance surveyed 2,359 clients who had recently spoken with a call center representative at one of nine major investment firms. The firms include: E-Trade, Fidelity, JP Morgan Chase, Merrill Lynch, Schwab, T. Rowe Price, TD Ameritrade, Vanguard and Wells Fargo/Wachovia.

Seventy-four percent of clients are satisfied with the service they received on their recent interaction with a call center representative at an investment firm, while 4% are dissatisfied, resulting in a Net Satisfaction Score of 71%. The nine major investment firms were ranked based on their clients' responses to "Overall, how satisfied are you with the service you received?" on their most recent interaction with a call center representative. Firms were measured based on their Net Satisfaction Score, the percent of satisfied clients minus the percent of dissatisfied clients. T. Rowe Price topped all ranked firms with a Net Satisfaction Score of 80%. Eighty-one percent of T. Rowe Price clients were satisfied with the service they received and 1% were dissatisfied (*the remaining 19% were neutral, or indifferent, about their experience*). Trailing T. Rowe Price were Charles Schwab with a Net Satisfaction Score of 77% and Vanguard at 76%.

Satisfaction by Generation

The greatest differences in satisfaction with service levels are by age. Generation Y ("Gen Y") are the least satisfied, with a Net Satisfaction Score of 53% (*59% satisfied and 6% dissatisfied*), well below the average of 71%. Generation X ("Gen X") have a Net Satisfaction Score of 70% (*73% satisfied and 3% dissatisfied*), Boomers have a Net Satisfaction Score of 78% (*81% satisfied and 3% dissatisfied*), and Pre-Boomers are the most satisfied with a score of 80% (*82% satisfied and 2% dissatisfied*). Some firms scored better in certain age brackets than others. Among Gen Y and Gen X clients, T. Rowe Price scored the highest with a Net Satisfaction Score of 78%, compared to an industry average for this age group of 64%. They were followed by Vanguard, 75%, and TD Ameritrade, 73%. Among Boomers and Pre-Boomers, Schwab had the highest Net Satisfaction Score at 87%, followed by E-Trade and T. Rowe Price at 85% and 82%, respectively.

Satisfaction by Household Income

Satisfaction rises slightly with income, but this is likely more to do with generational differences than driven by income. Households with less than \$50,000 in annual income are the least satisfied, with a Net Satisfaction Score of 67%, compared to an industry average of 71%. Households with income of \$75,000 to \$99,999, \$100,000 to \$149,999 and greater than \$150,000 have Net Satisfaction Scores of around 72 to 73 percent. The lower level of satisfaction in the lower income categories appears to be driven more by the higher percentage of Gen Y clients in the category than by the influence of lower income. Looking at Boomers alone, there is a clear trend that satisfaction declines as household income increases, but the same trend does not appear, or is not as strong in the other generations. TD Ameritrade has the highest Net Satisfaction Score, 80% among households with incomes of less than \$75,000, followed by T. Rowe Price, 77% and Fidelity, 75%. T. Rowe Price leads among households with incomes of \$75,000 or more, with a score of 81%, followed by E-Trade, Vanguard and Schwab, all with scores of 78%.



Executive Summary

Satisfaction by Education

Satisfaction falls slightly with higher level of education. Clients with a high school or associates degree had a Net Satisfaction Score of 73%, some college, 72%, college degree, 69% and post graduate education, 69%. Among Boomers and Pre-Boomers, it appears that satisfaction does decline as education level increases, but this is no correlation among Gen X and Gen Y. Gen X and Gen Y do make up a higher proportion of the higher education categories, which pulls those scores down.

Satisfaction by Net Worth

Satisfaction tends to be lower at both ends of the net worth spectrum, while higher in the middle. Even after factoring for a higher proportion of younger clients in the lower net worth categories, this general trend still exists. The Net Satisfaction Score is 65% when net worth is less than \$100,000, 72% between \$100,000 and \$249,999, 71% between \$250,000 and \$499,999, 74% between \$500,000 and \$999,999, and 69% for clients with net worth of \$1,000,000 or more. Among clients with less than \$500,000 in net worth, T. Rowe Price has the highest Net Satisfaction Score of 79%. Fidelity and TD Ameritrade follow with scores of 77% and 75%, respectively. Schwab leads among clients with a net worth over \$500,000, scoring 83%, followed by T. Rowe Price and Vanguard, both at 80%.

Satisfaction by Gender

Overall satisfaction is about the same between men and women, with men having a Net Satisfaction Score of 71% compared to women at 70%. Despite similar overall satisfaction scores, some firms have significantly different scores by gender. T. Rowe Price scored the highest with men, with a Net Satisfaction Score of 80%, and second among women with a similar score of 79%. TD Ameritrade ranks first with women, with a score of 83%, but has a much lower score of 67% with men. Vanguard's Net Satisfaction Score of 78% puts them second among men, while their score of 74% ranks fourth with women. Fidelity ranked third with men at 77%, but seven points lower with women.

Likely to Recommend

While T. Rowe Price leads in overall satisfaction with the service clients' received on the call, they fall to a tie for fourth place, when clients are asked how likely they are to recommend the firm. Vanguard leads all firms with 82% of clients likely to recommend the firm and 2% unlikely, resulting in a net score of 80% (*net score is the percent of clients responding with a 6 or 7, minus clients responding with a 1, 2, or 3*). Schwab ranks second with a net score of 76% and Fidelity third at 74%.



Executive Summary

Client Effort

The amount of effort required by clients to handle their request has a significant influence on satisfaction. Ninety-eight percent of clients who believe the amount of effort was “very low” were satisfied with the overall level of service they received and only 1% was dissatisfied, resulting in a Net Satisfaction Score of 97% for this group.

Even requiring clients to expend a “moderate” level of effort causes the Net Satisfaction Score to drop to 58%. Interestingly, the Net Satisfaction Score is the same, 46%, for clients who said their effort was “high” or “very high”, but the percent of satisfied and dissatisfied clients is very different. Fifty-three percent of clients were satisfied with their service when the level of effort was “high” and 7% dissatisfied. A surprising 66% of clients who said their effort was “very high” were still satisfied with their service, but 21% were dissatisfied, three times as many as those in the “high” effort group. T. Rowe Price had the highest client effort score (*percent of clients claiming their effort was “low” or “very low” minus the percent of “high” and “very high” responses*) of 50%, followed by Schwab, 44% and Vanguard at 43%. These are also the same three firms who lead in overall satisfaction and in the same order, showing the importance of client effort.

Range of Competitive Products

Clients believe Schwab leads in offering a full range of complete products. Seventy-six percent of the Schwab clients surveyed rated Schwab a 6 or 7 and only 3% rated the firm a 1, 2 or 3. This results in a net score for Schwab of 73%, well above the industry average of 64%. TD Ameritrade came in second with a net score of 71%, followed by Fidelity at 70%.

Inquiry Resolved During this Contact

It is tough to satisfy a client when their inquiry is not resolved to their satisfaction. Ninety-three percent of clients responded that their inquiry was resolved to their satisfaction during their most recent contact with the call center representative. Seventy-nine percent of these clients were satisfied with the overall service they received during the call and only 1% were dissatisfied, resulting in a Net Satisfaction Score of 78%. Of the 6% who felt their inquiry was not resolved, only 13% were still satisfied with the service they received and 40% were dissatisfied. Vanguard led all firms with 97% of clients stating their inquiry was resolved satisfactorily compared to an industry average of 93%. Ranking second is T. Rowe Price at 96%.

Wait Time

When a client has an unacceptable wait time to speak with a live representative, it becomes challenging (*but not impossible*) to satisfy the client. Ninety-four percent of clients found their wait time acceptable while 5% did not. When clients thought the wait time was acceptable, 77% were satisfied with the overall service they received during the call and 2% were dissatisfied with the service. By contrast, when they did not think the wait time was acceptable, only 29% were satisfied with the overall service and 23% were dissatisfied. Fidelity scored highest in wait time at 96%, compared to an industry average of 94%.

Executive Summary

Listening and Correctly Understanding Needs

While 74% of clients rated the representative high (6 or 7) on listening and correctly understanding their needs, 5% rated the representative very low (1, 2 or 3). When the representative was rated a 6 or 7, the Net Satisfaction Score was 88%. Net Satisfaction dropped to 34% when the representative was rated a 4 or 5, and -27% when rated a 1, 2 or 3. T. Rowe Price led all firms with a net score (*percent of 6 and 7 ratings, less percent of 1, 2 and 3 ratings*) for listening of 79%, followed by Schwab at 76%, compared to the industry average of 69%.

Asking Questions about Financial Needs

Clients feel better about the service they receive when representatives are effective at asking questions about clients' financial needs. Sixty percent of clients said the representative was effective at asking questions (*score of 6 or 7*), and 89% of these clients were satisfied with the overall service they received during the call and 0% were dissatisfied. Eight percent of clients felt the representative was not effective at asking questions and of these, 28% were satisfied with the service on the call and 27% were dissatisfied. Schwab scored the highest with a net score of 60% for asking questions about financial needs, followed by Wells Fargo/Wachovia at 55%. The industry average net score is 52%.

Explaining Things in a Way that was Easy to Understand

Once the representative listens carefully and asks questions, it is important that they present information to the client in a way that is easy to understand. Seventy-three percent of clients believe the representative did a good job of this, scoring them a 6 or 7, 23% were somewhat pleased, rating them a 4 or 5 and 5% thought the representative did a poor job of explaining things and gave them a 1, 2 or 3. For clients who felt the representative did a good job explaining things, the Net Satisfaction Score for the call was 88%, but when they felt things were not explained well, the score dropped over 100 points to -28%. Fidelity had the highest net score on this question, 75%, compared to an industry average of 68%.

Using the Client's Name

Clients want to feel like more than an account number, yet only 85% of clients recall the representative using their name during the call. Eight percent do not recall if their name was used and 7% said their name was not used. While not the most important element of a call, name usage has a strong correlation with satisfaction. Clients who recall their name being used, had a Net Satisfaction Score of 75%, but when they said their name was not used the score drops 38 points to 37%. Merrill Lynch and Wells Fargo/Wachovia had the highest level of name usage at 89%.

Thanking the Client

The way an interaction ends sticks into a client's memory. A simple thank you helps end the call with the client feeling appreciated. Every call should end with thanking the client, yet only 87% of clients recall being thanked. When clients are thanked, 78% are satisfied with the overall service on the call and 2% are dissatisfied, resulting in a Net Satisfaction Score of 76%. When they said they were not thanked, only 37% are satisfied and 22% are dissatisfied, for a Net Satisfaction Score of 15%. T. Rowe Price and Schwab had the greatest percentage of clients recalling a "thank you" at 91% and 90%, respectively.

How To Read The Charts:

Top 3 Firms & Industry Average Scores and Overall Satisfaction Based On Question Score



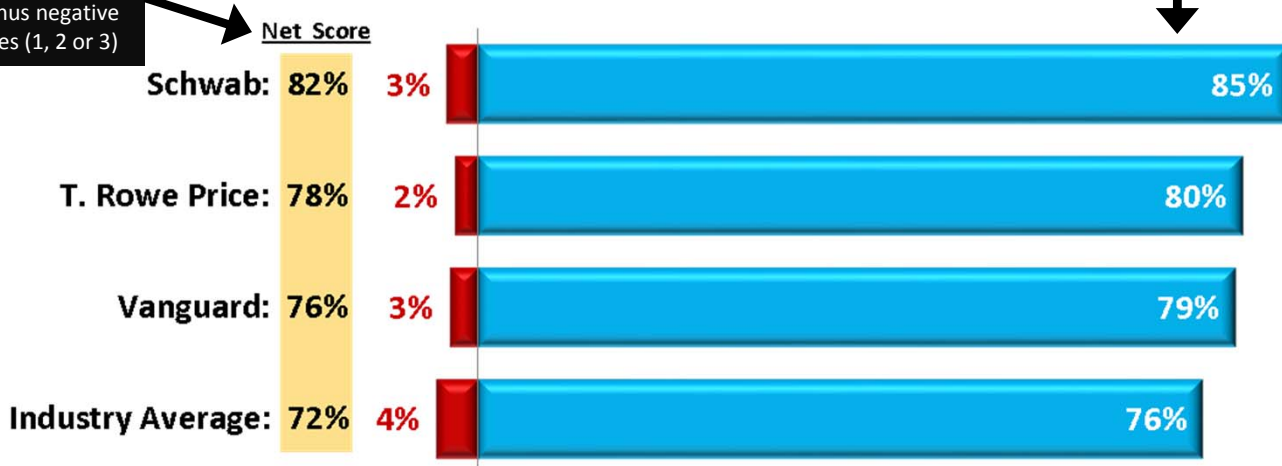
The top section of this page shows the scores for this questions for the top 3 ranking firms and the average for all nine firms.

Communicating In A Clear And Understandable Manner?

Net Score - % of positive responses (6 or 7) minus negative responses (1, 2 or 3)

Top 3 Firms & Industry Average Scores

85% of Schwab clients rated this question a 6 or 7 and 3% rated it a 1, 2 or 3



The bottom section of this page shows how respondents rated overall satisfaction based on the score they gave for this question

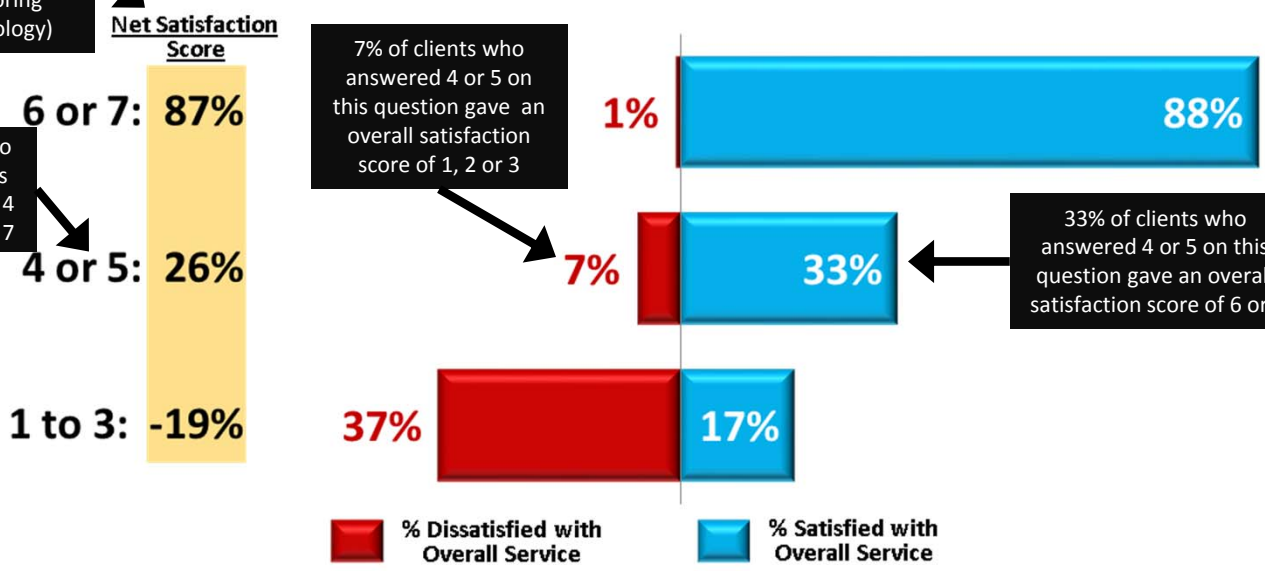
Overall Satisfaction Based On Response To: Communicating in a Clear and Understandable Manner?

Net Satisfaction Score (see Scoring Methodology)

Clients who scored this question a 4 or 5 out of 7

7% of clients who answered 4 or 5 on this question gave an overall satisfaction score of 1, 2 or 3

33% of clients who answered 4 or 5 on this question gave an overall satisfaction score of 6 or 7

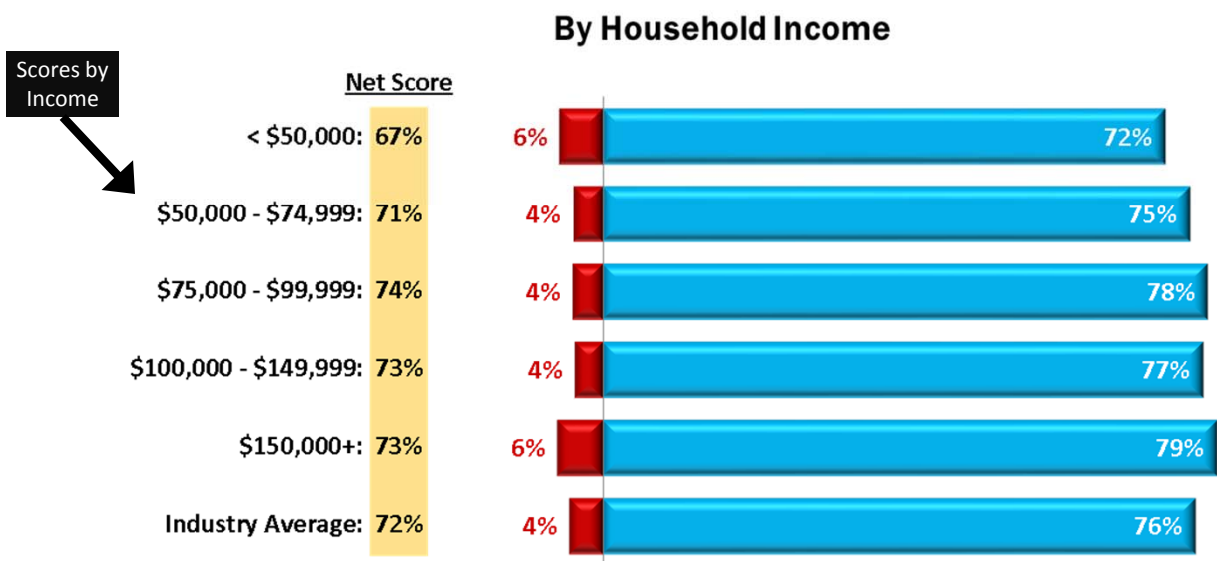
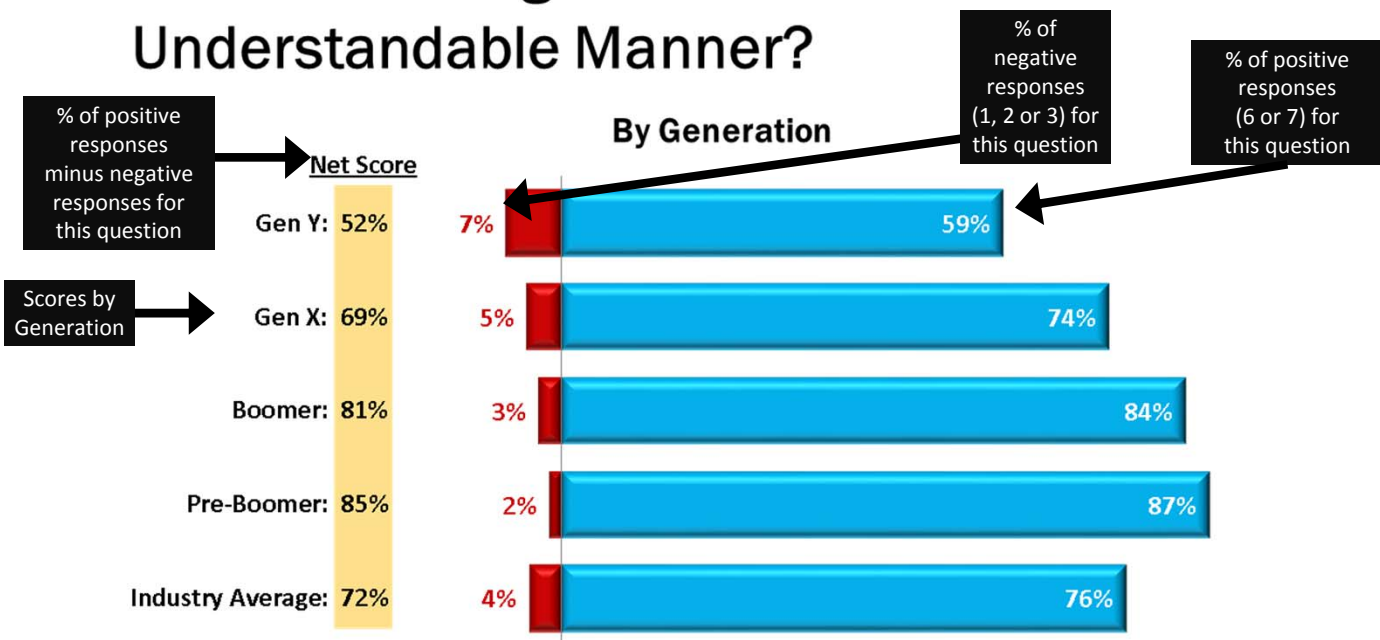


■ % Dissatisfied with Overall Service ■ % Satisfied with Overall Service

How To Read The Charts:

Scores By Generation & Household Income

Communicating In A Clear And Understandable Manner?

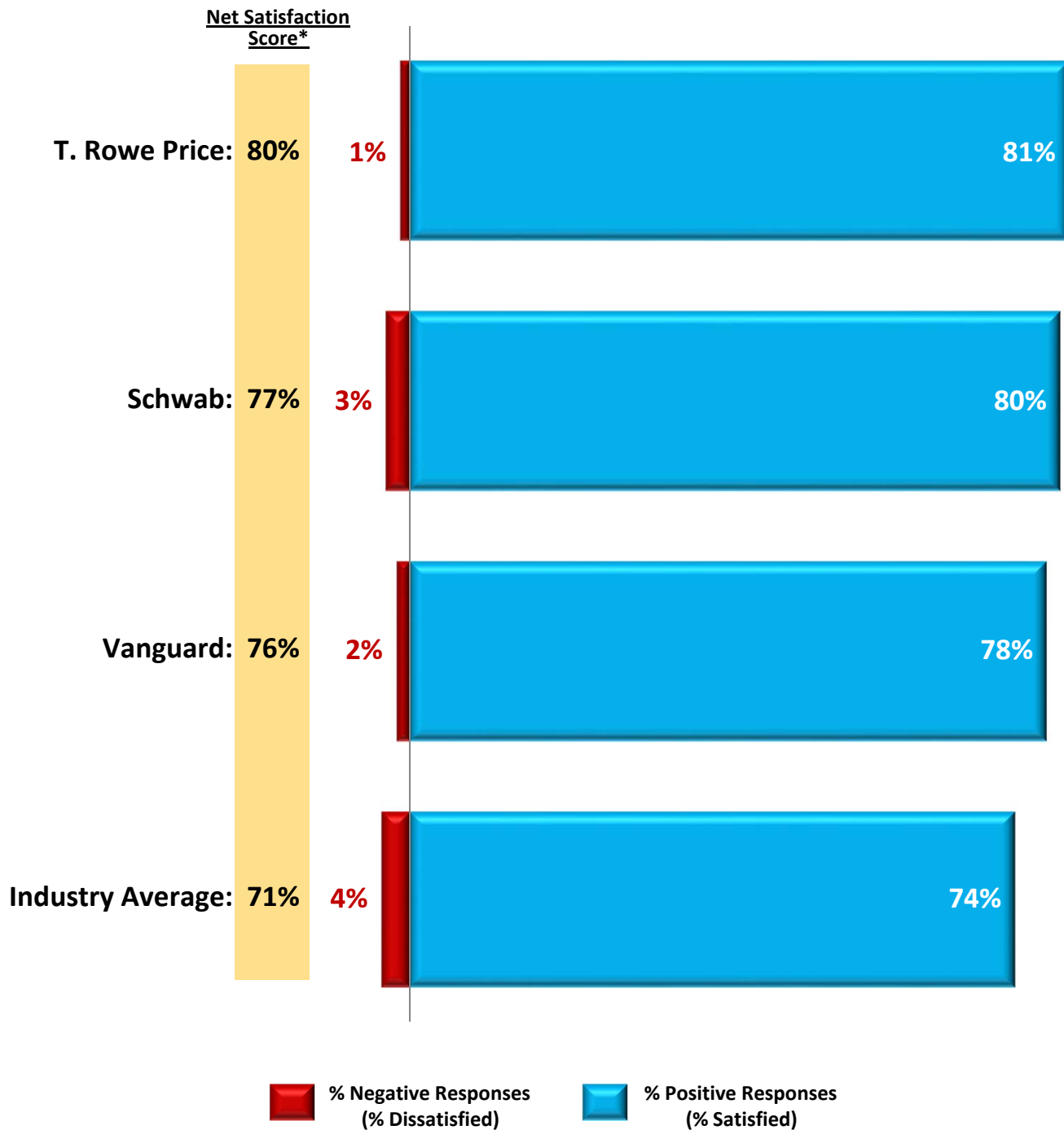


% Negative Responses (% Dissatisfied) % Positive Responses (% Satisfied)

Overall, How Satisfied Are You With The Service You Received?



Top 3 Firms & Industry Average Scores

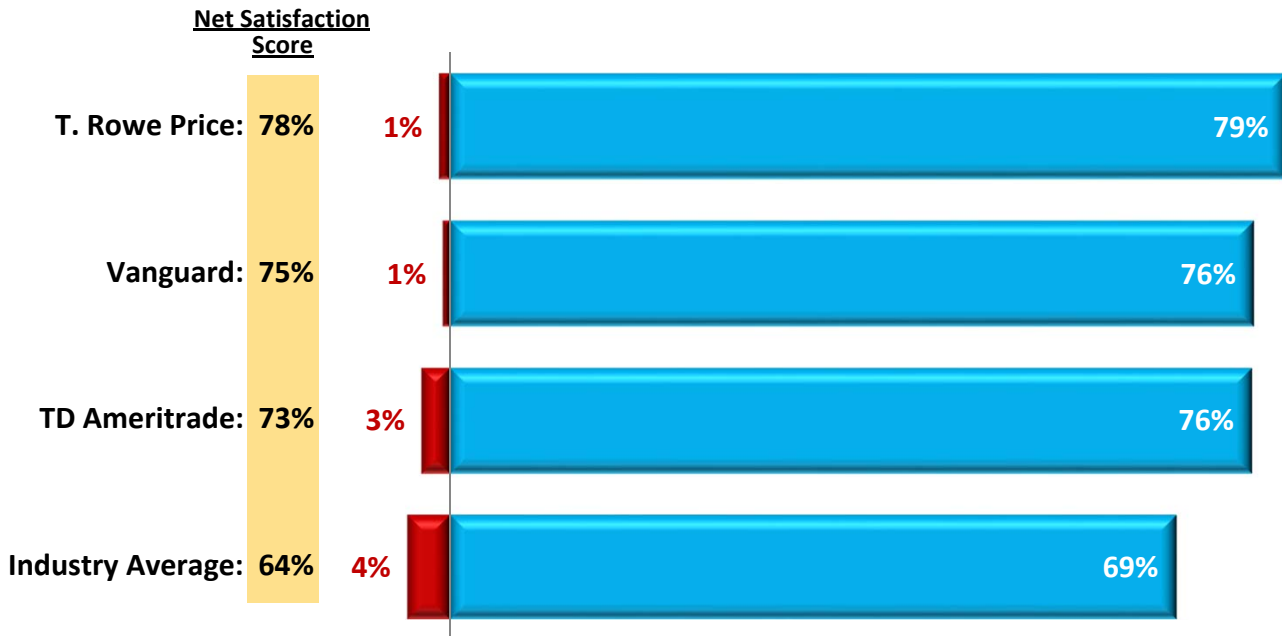


Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

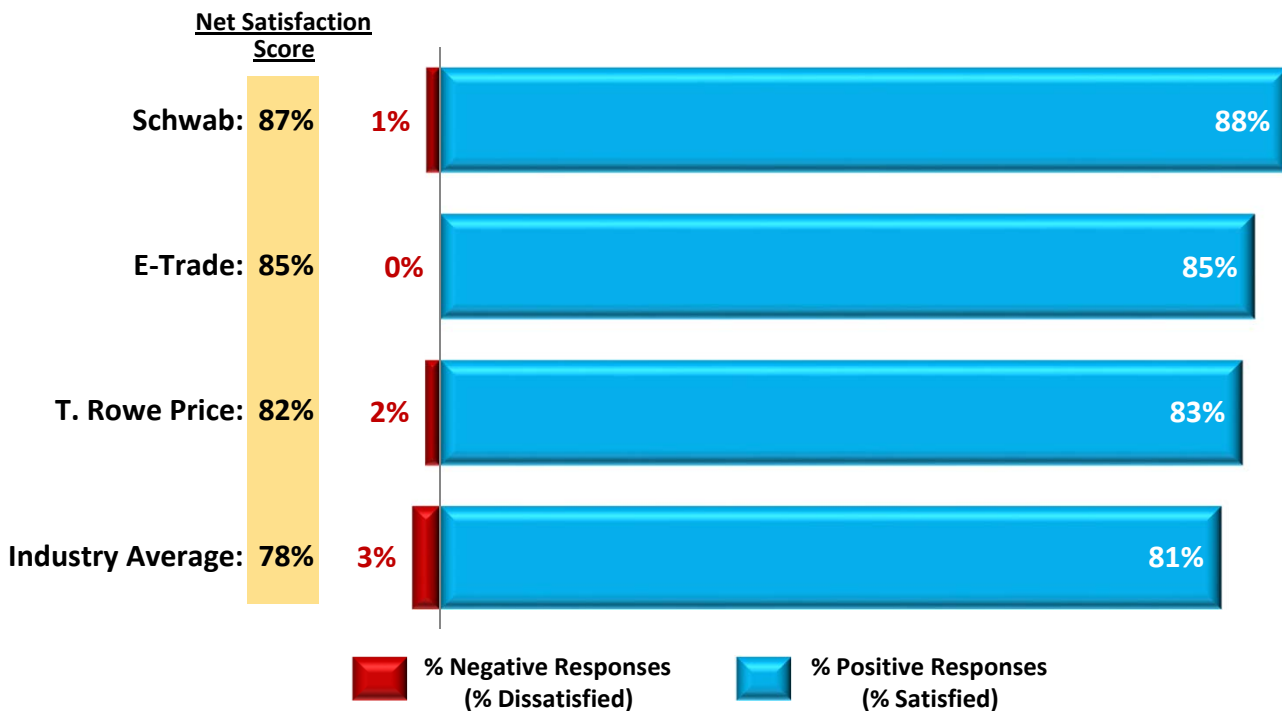
Overall, How Satisfied Are You With The Service You Received?



Gen Y and Gen X



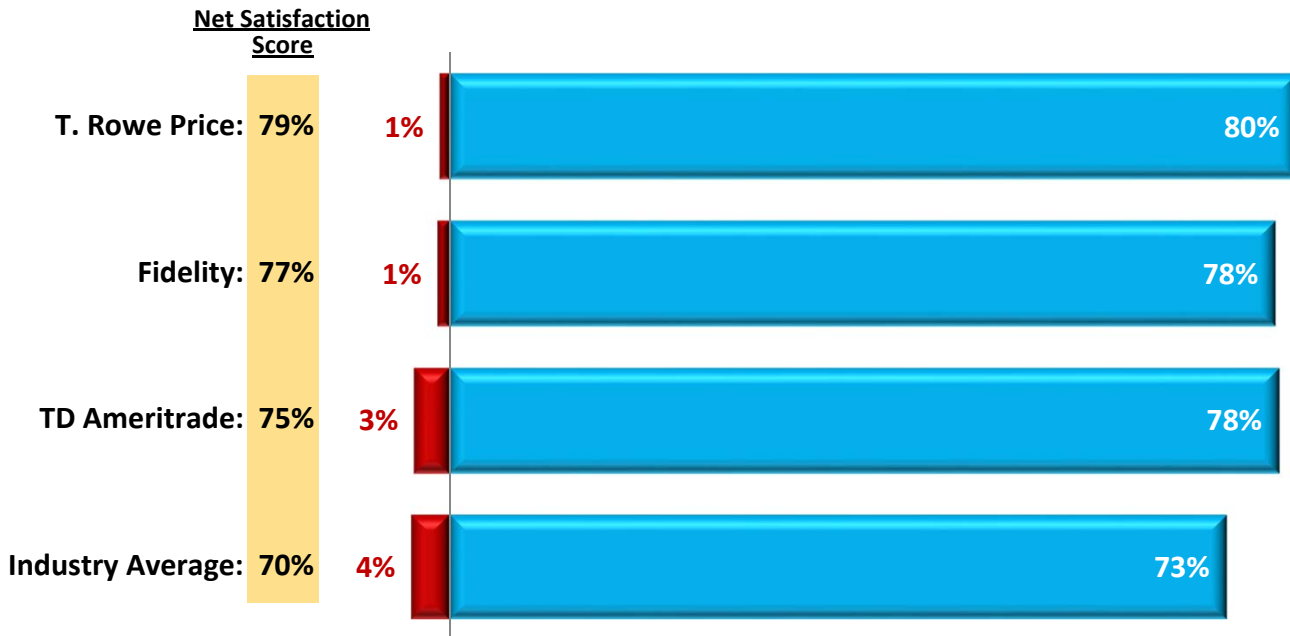
Boomers and Pre-Boomers



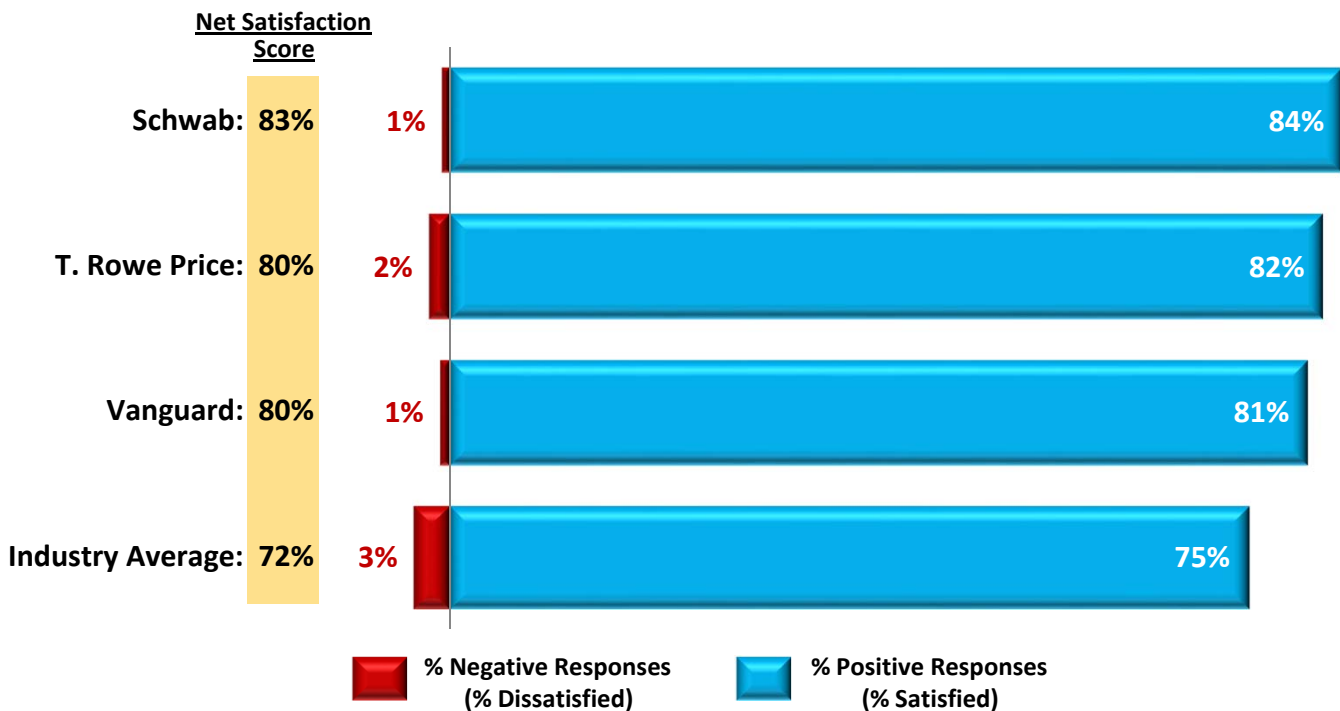
Overall, How Satisfied Are You With The Service You Received?



Net Worth < \$500,000



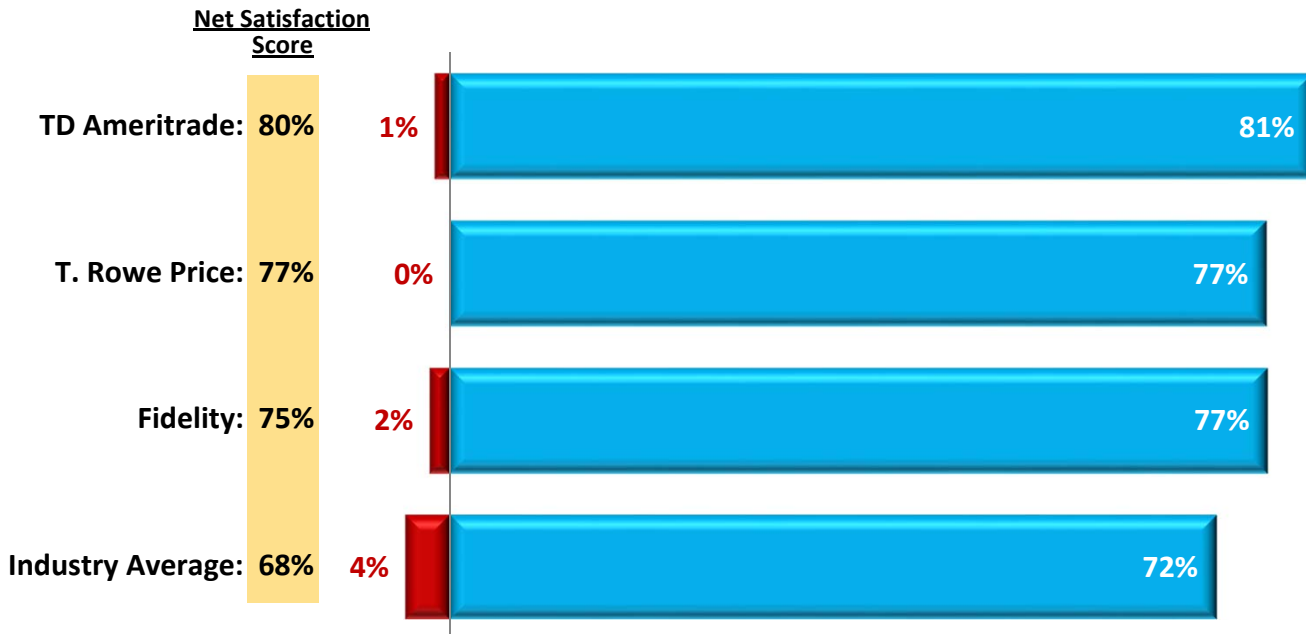
Net Worth \$500,000+



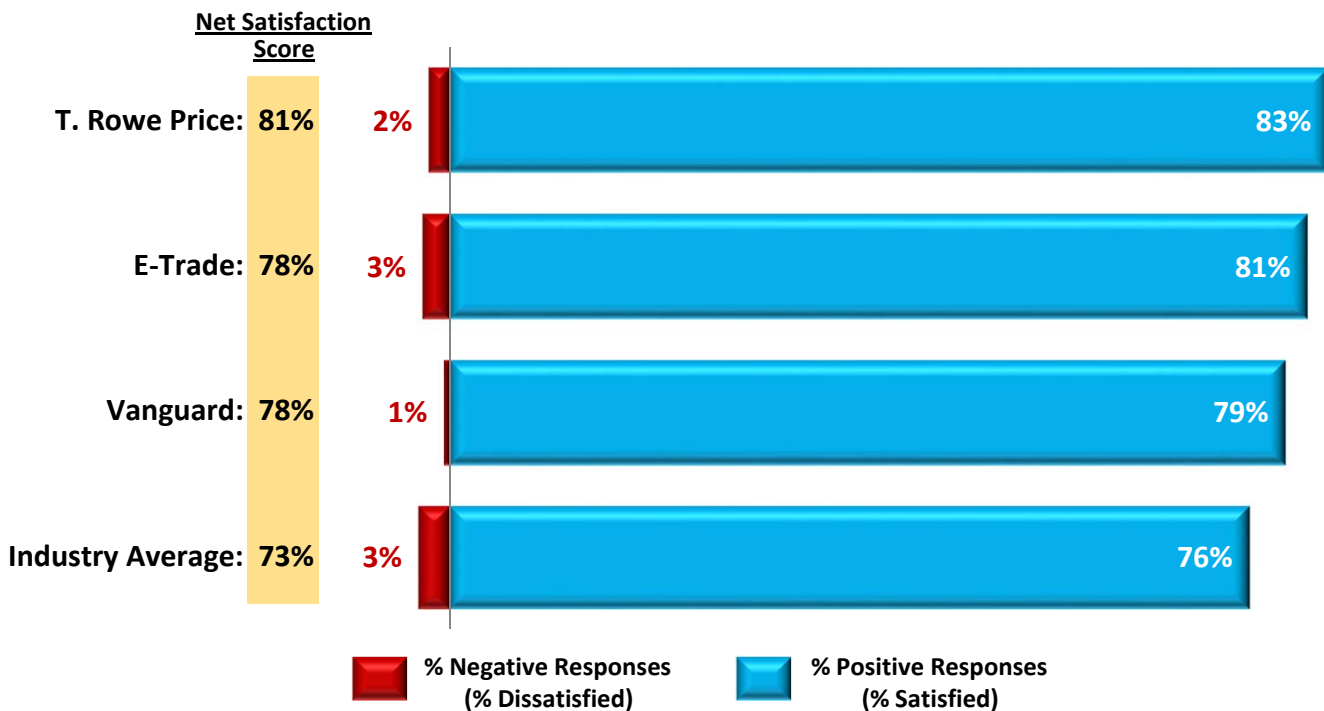
Overall, How Satisfied Are You With The Service You Received?



Income < \$75,000



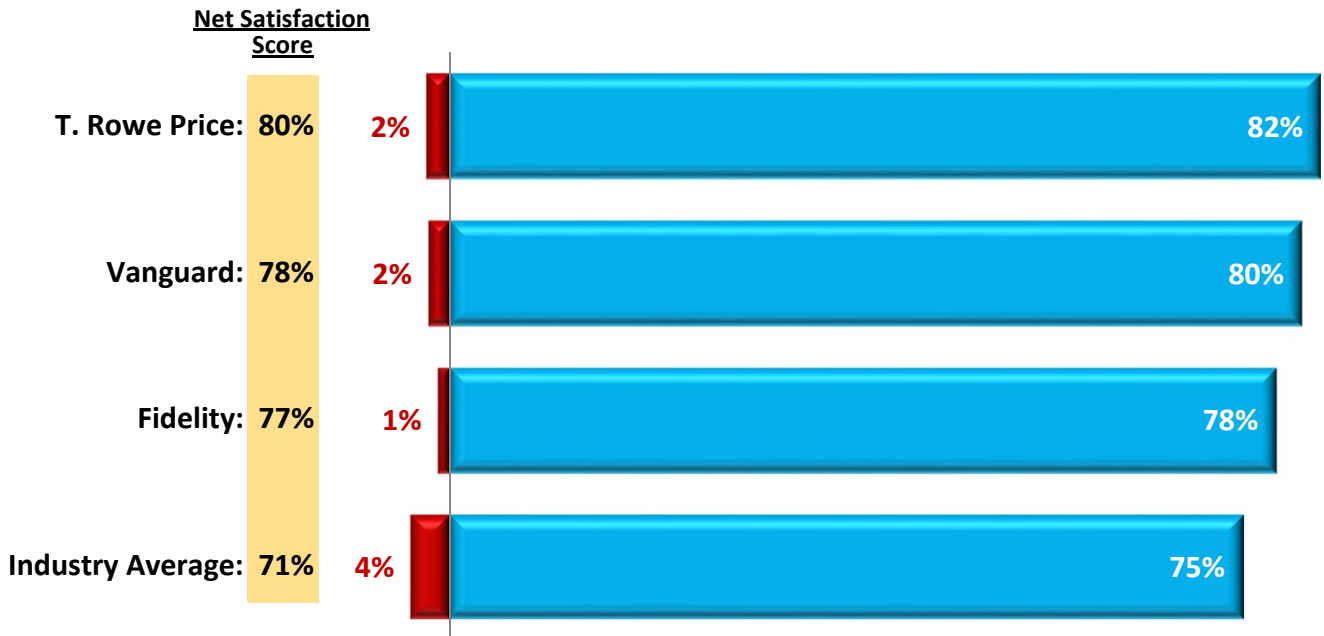
Income \$75,000+



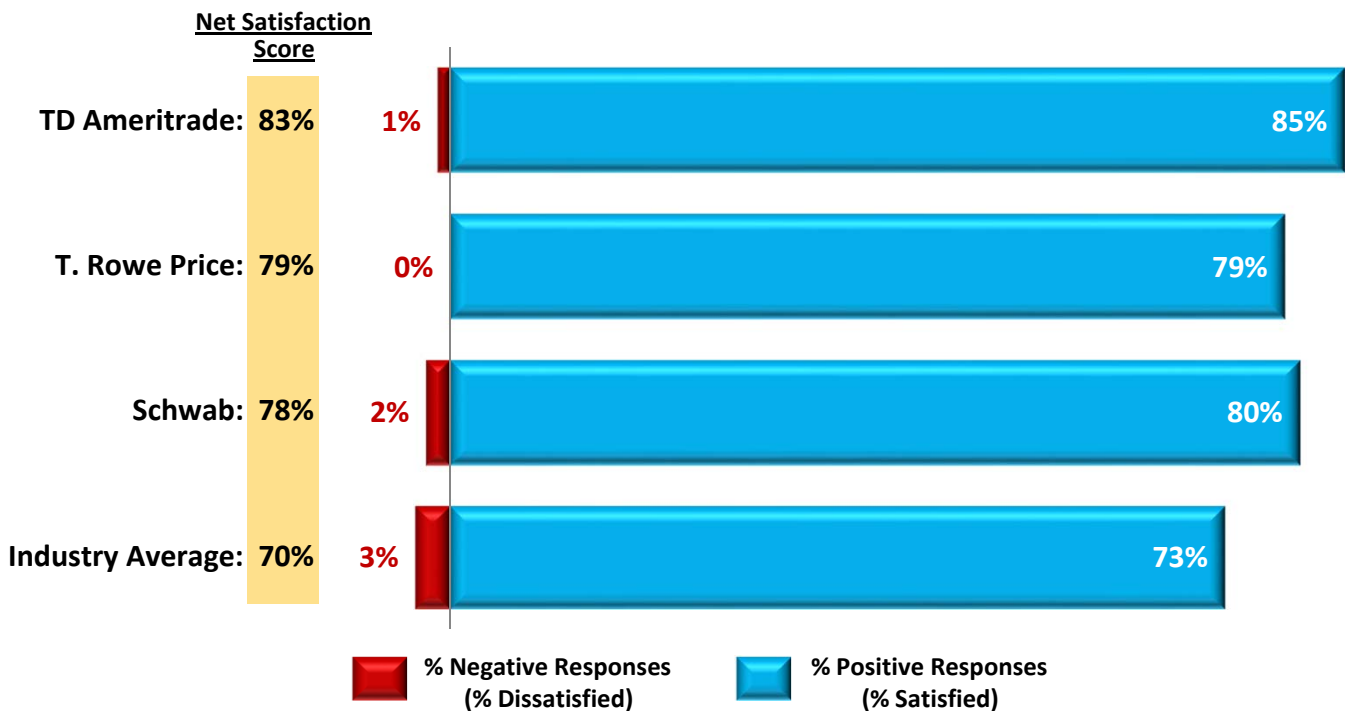
Overall, How Satisfied Are You With The Service You Received?



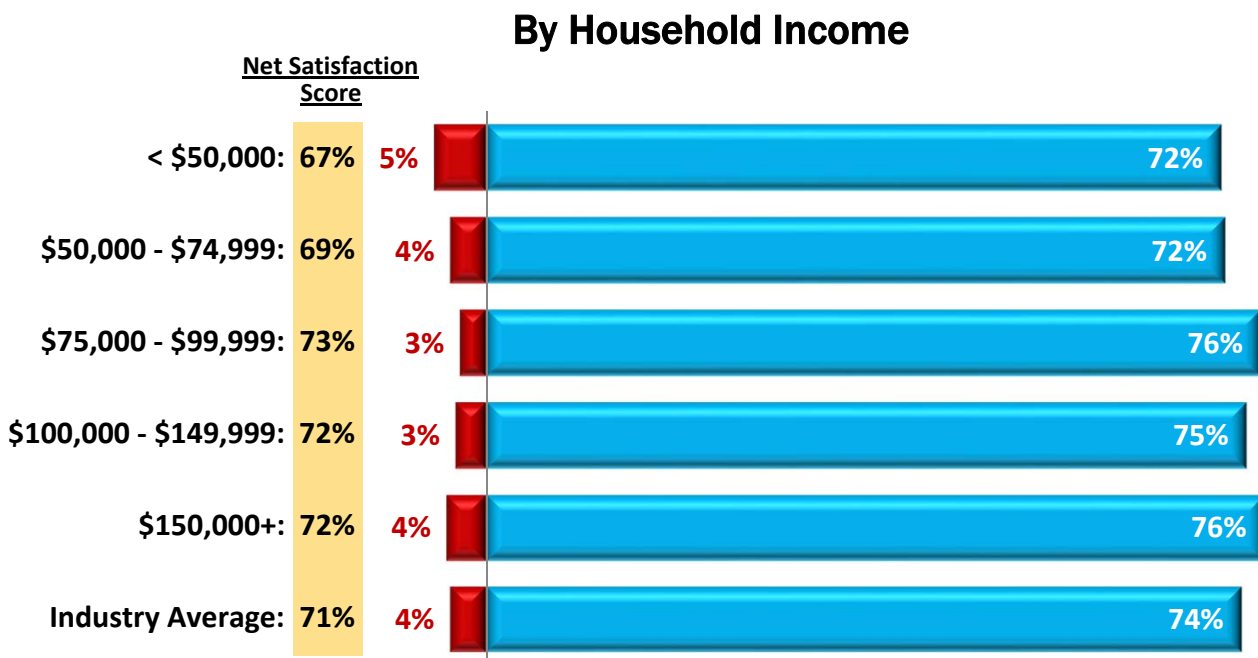
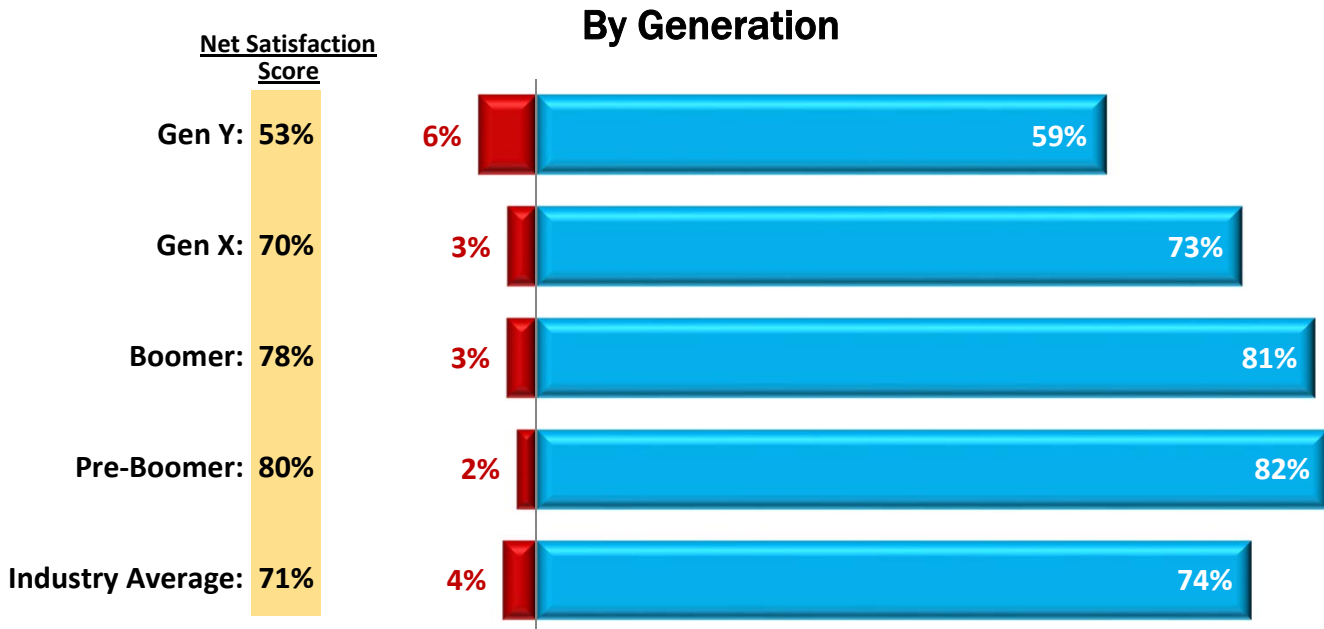
Male




Female



Overall, How Satisfied Are You With The Service You Received?

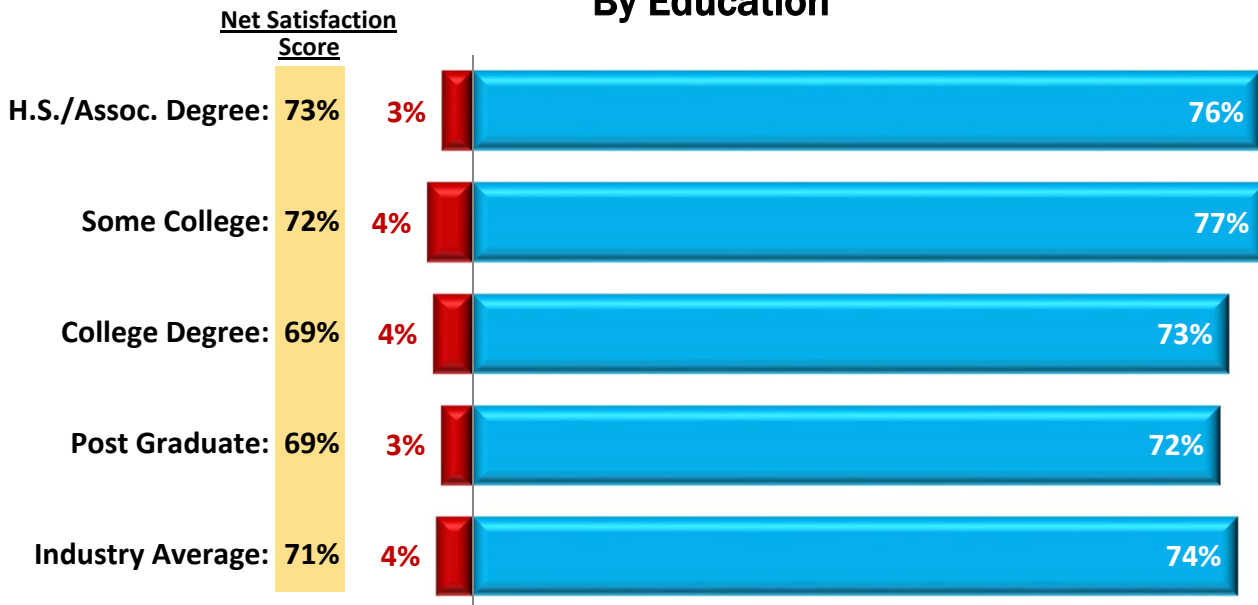


 % Negative Responses (% Dissatisfied)
  % Positive Responses (% Satisfied)

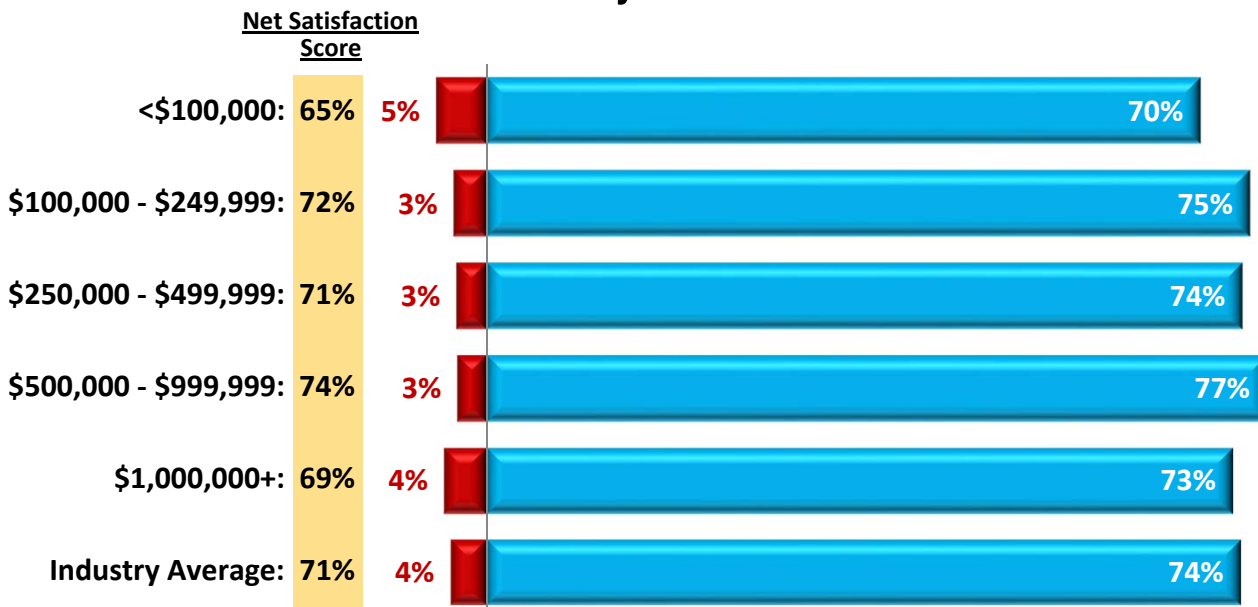
Overall, How Satisfied Are You With The Service You Received?




By Education



By Net Worth

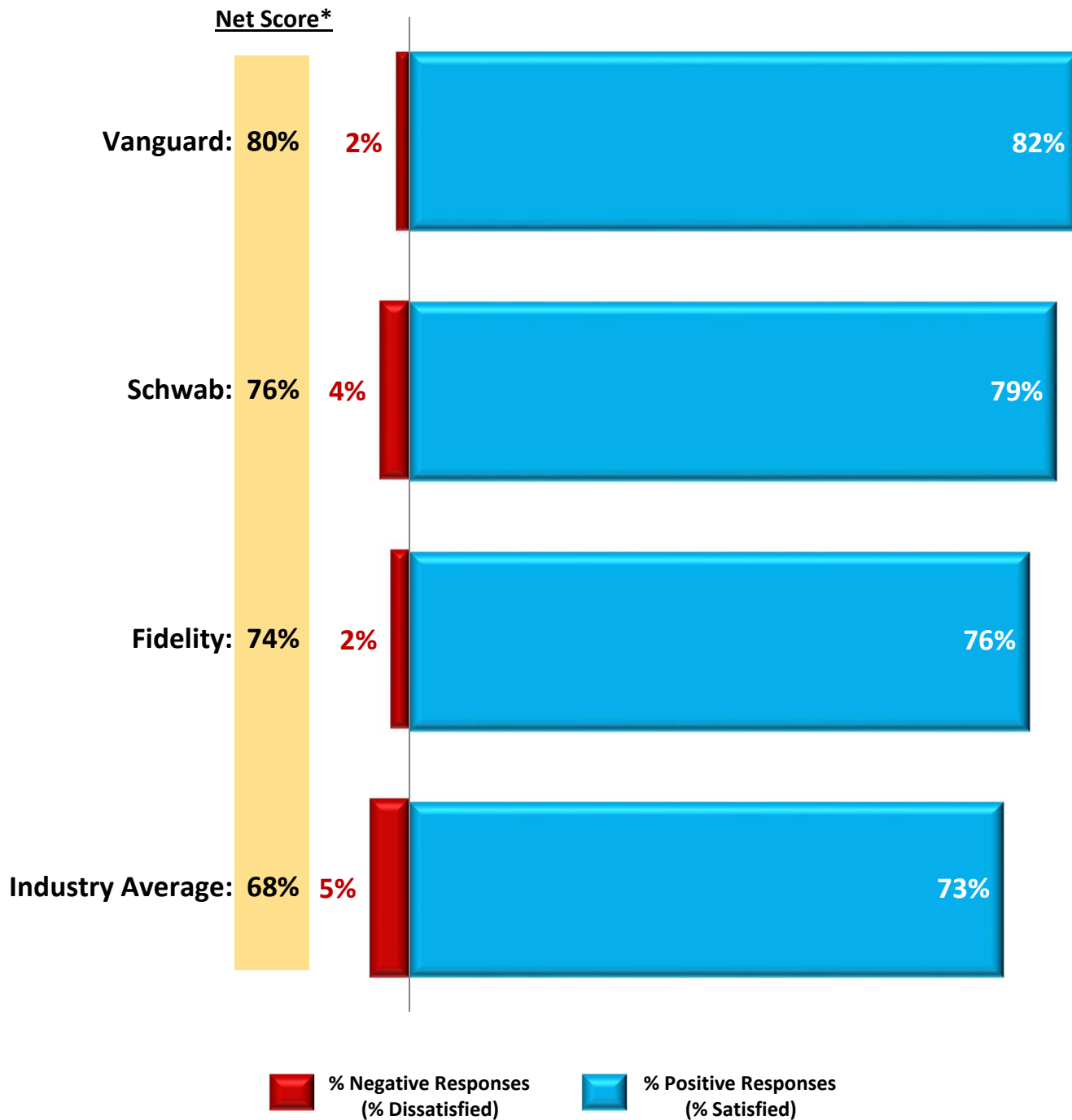


 % Negative Responses (% Dissatisfied)
  % Positive Responses (% Satisfied)

How Likely Are You To Recommend A Friend Or Colleague?



Top 3 Firms & Industry Average Scores

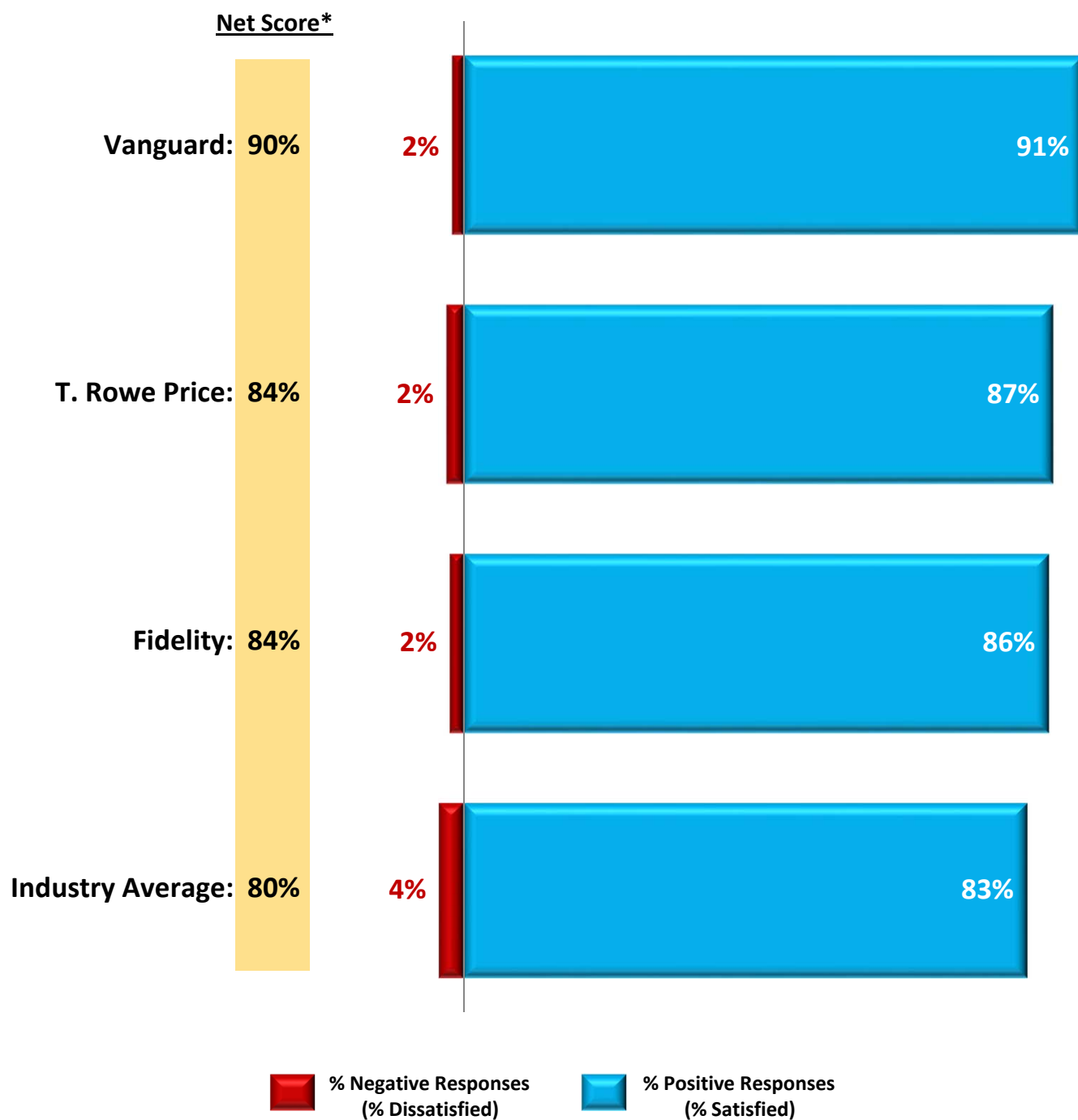


Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

How Likely Are You To Continue Using Over The Next 12 Months?



Top 3 Firms & Industry Average Scores

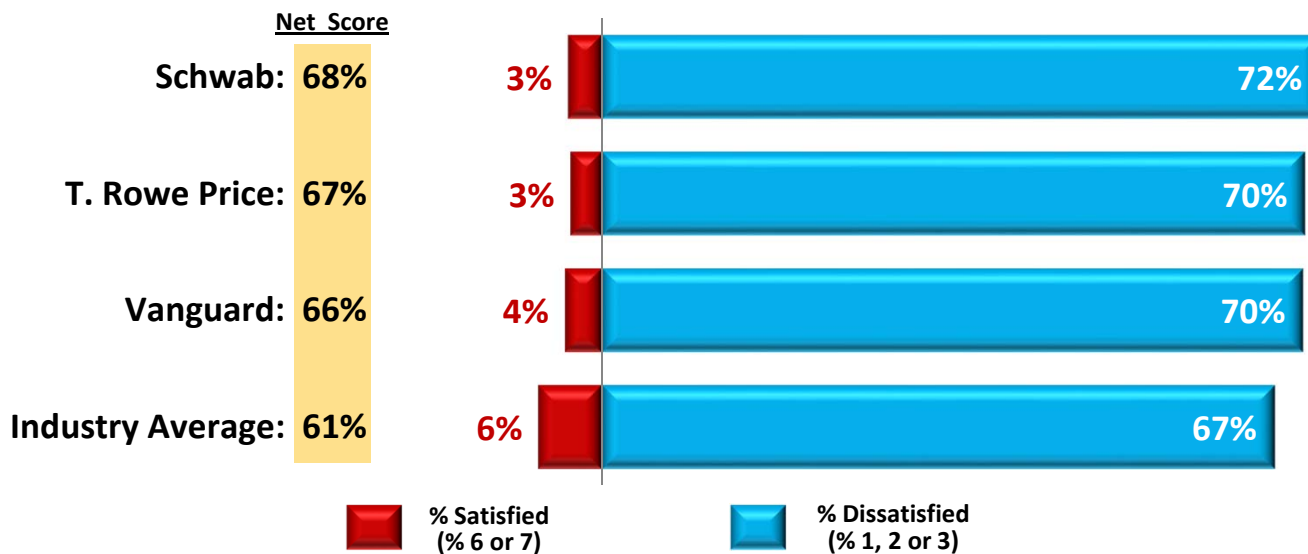


Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

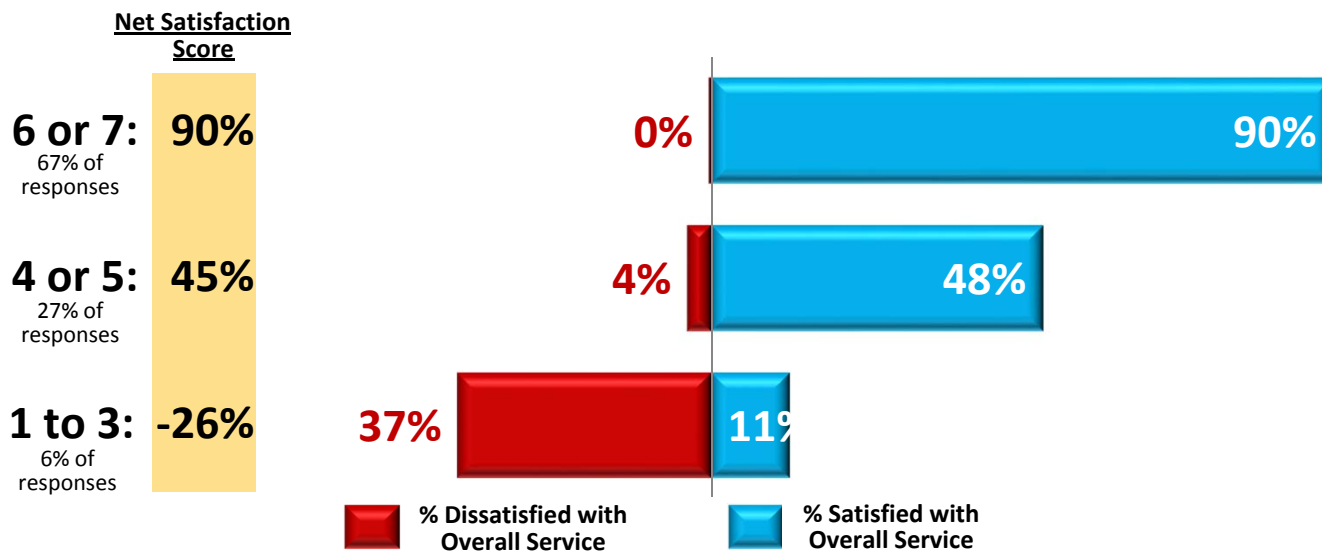
Making Me Feel My Business Is Important To The Firm?



Top 3 Firms & Industry Average Scores



Overall Satisfaction Based On Response To: Making Me Feel My Business is Important to the Firm?

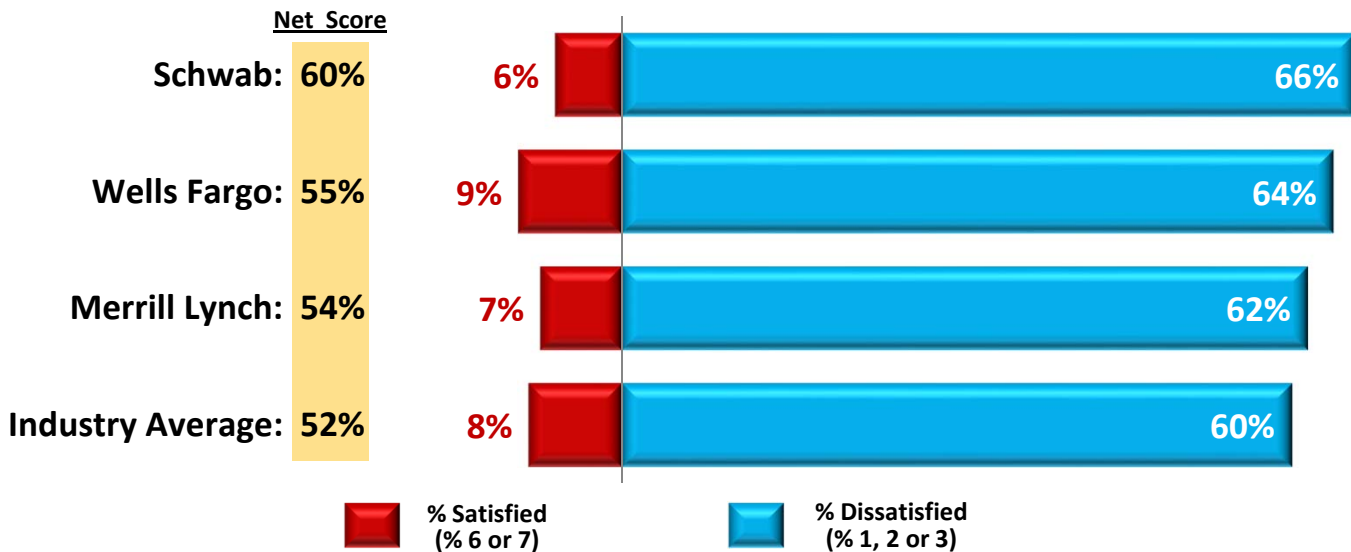


Clients want to feel that their business is important to the investment firm they are working with. 67% of clients believe their business is very important to the firm, and 90% of these clients are satisfied with the service they receive and 0% are dissatisfied. Of the 6% of clients who believe their business is not important to the investment company, only 11% are satisfied with the service they received on the call and 37% are dissatisfied.

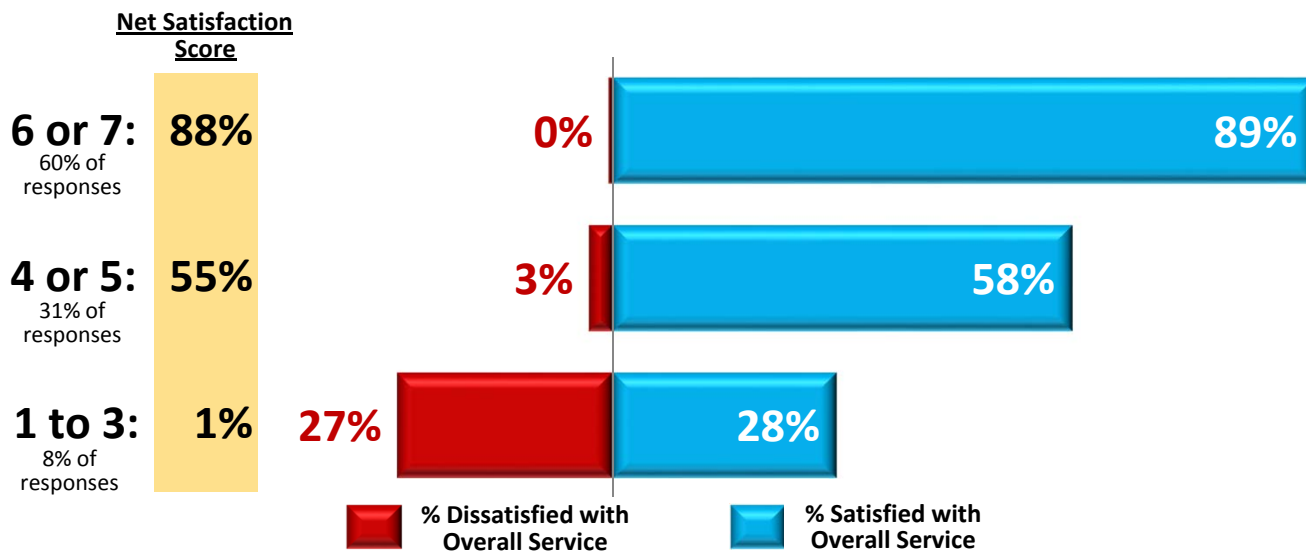
Asking Questions About Your Financial Needs?



Top 3 Firms & Industry Average Scores



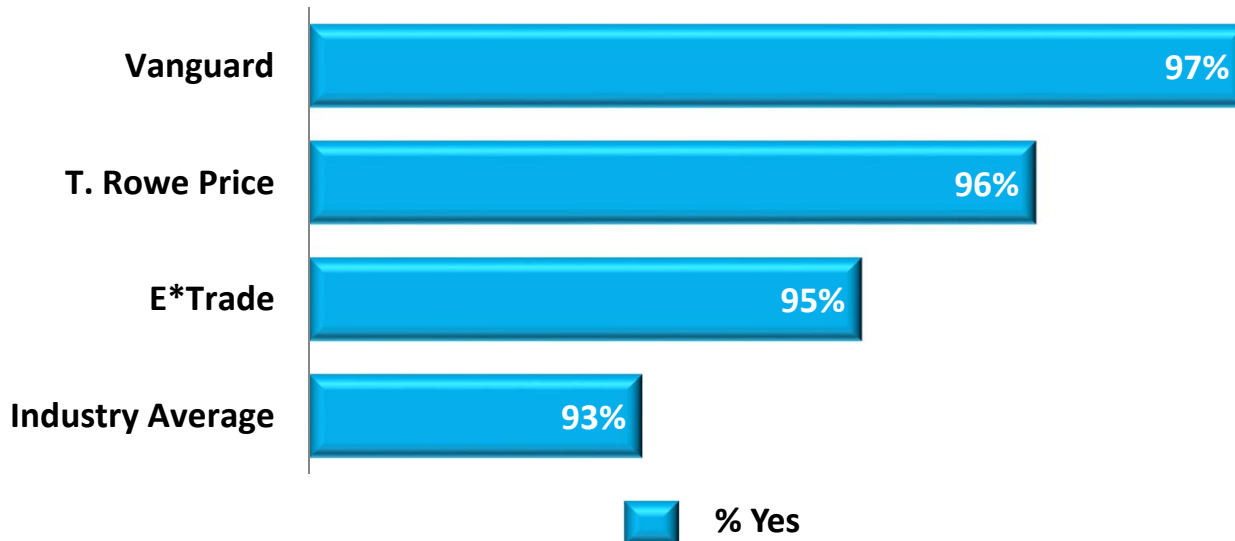
Overall Satisfaction Based On Response To: Asking Questions About Your Financial Needs?



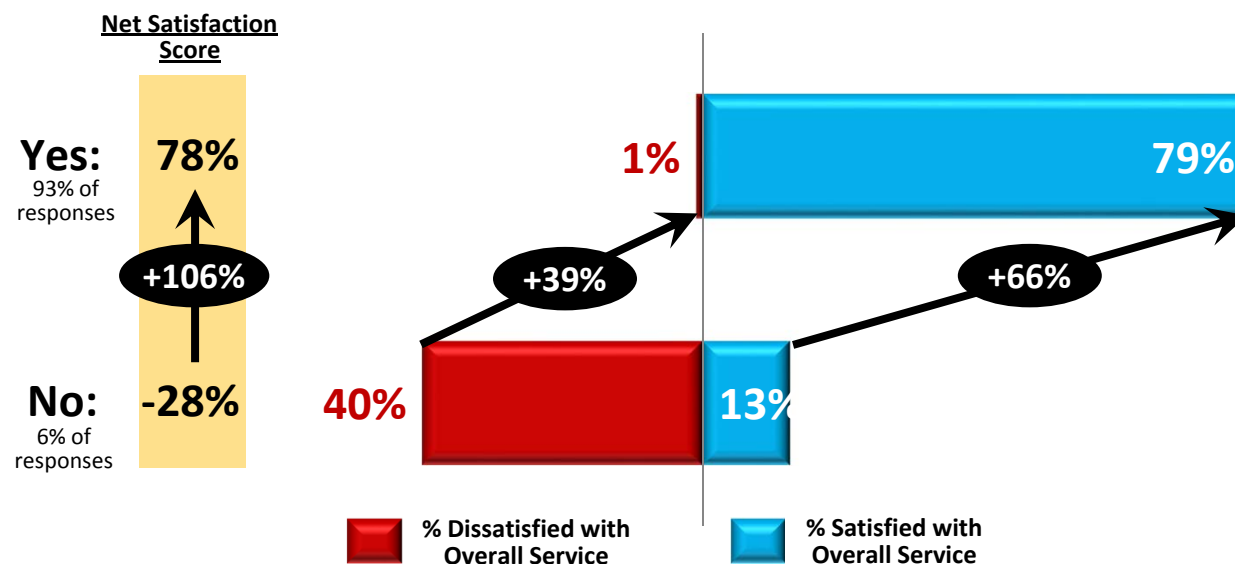
60% of clients felt the representative was effective in asking questions about their financial needs, giving them a score of 6 or 7. These clients were overwhelmingly satisfied with the overall service they received, with 89% of them rating overall satisfaction a 6 or 7. Of the 8% of clients who felt the representative did not do a good job asking questions, 28% were satisfied with the overall experience and 27% were dissatisfied and gave a satisfaction score of 3 or lower.

Was Your Inquiry Resolved To Your Satisfaction During This Contact?

Top 3 Firms & Industry Average Scores



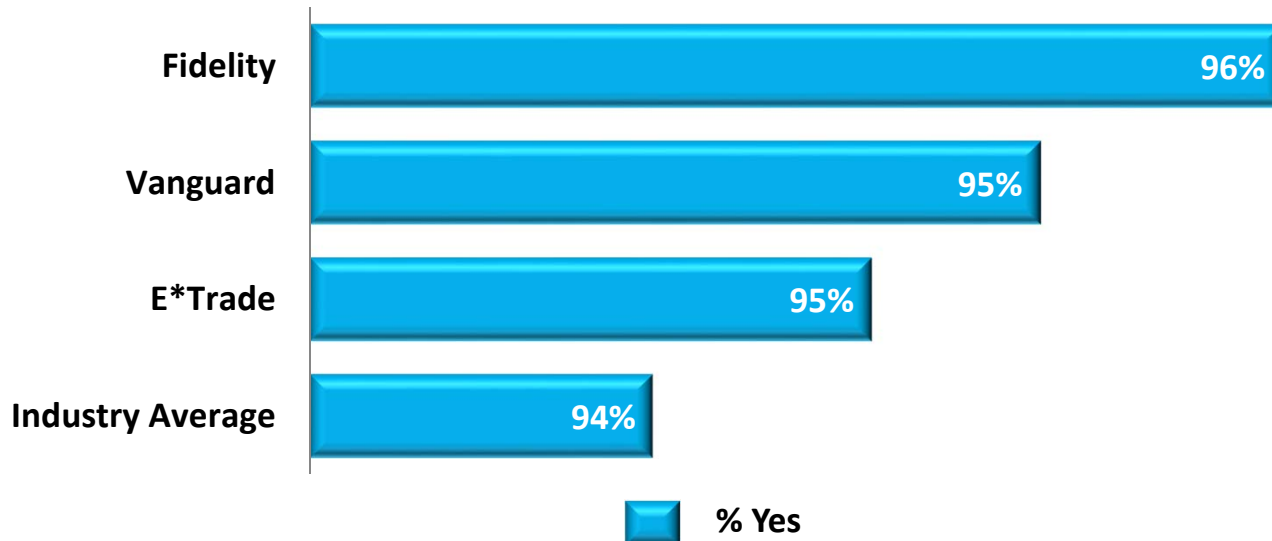
Overall Satisfaction Based On Response To: Was Inquiry Resolved to Your Satisfaction During this Contact?



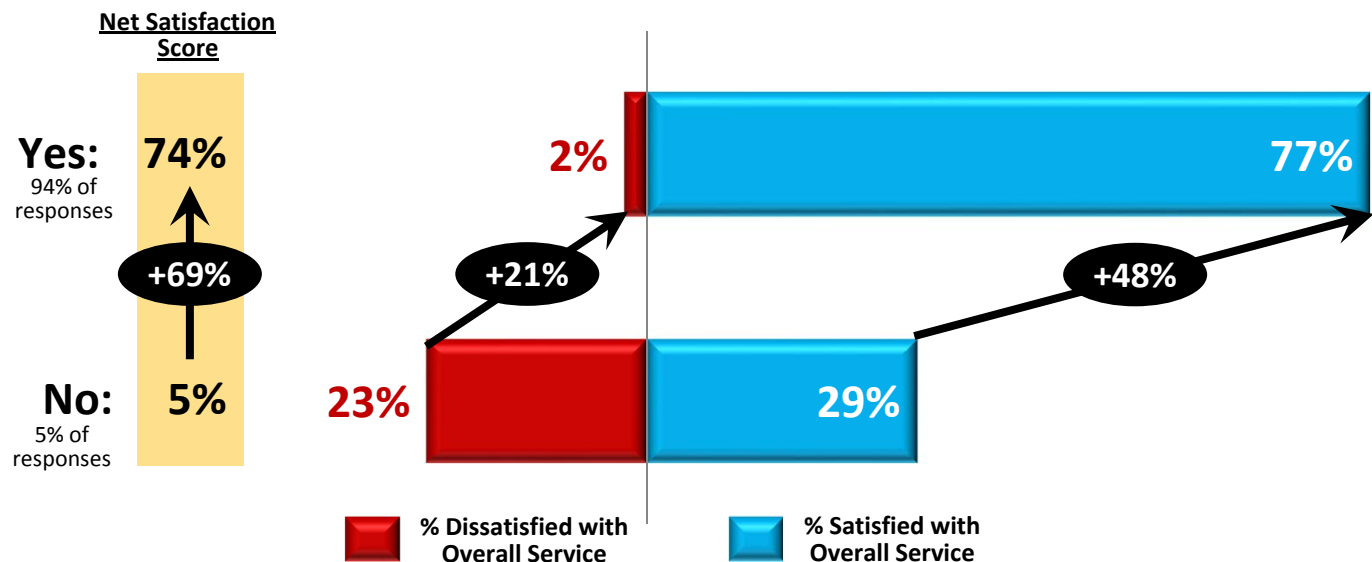
First call resolution is vital to client satisfaction. 93% of clients believe their inquiry was resolved during their most recent contact and 6% believe it was not. When the inquiry was resolved satisfactorily, 79% were satisfied with the call and 1% dissatisfied, resulting in a net score of 78%. When the inquiry was not resolved, only 13% were satisfied and 40% were dissatisfied, for a net score of -28%.

Was Your Wait Time Acceptable?

Top 3 Firms & Industry Average Scores



Overall Satisfaction Based On Response To: Was Your Wait Time Acceptable?

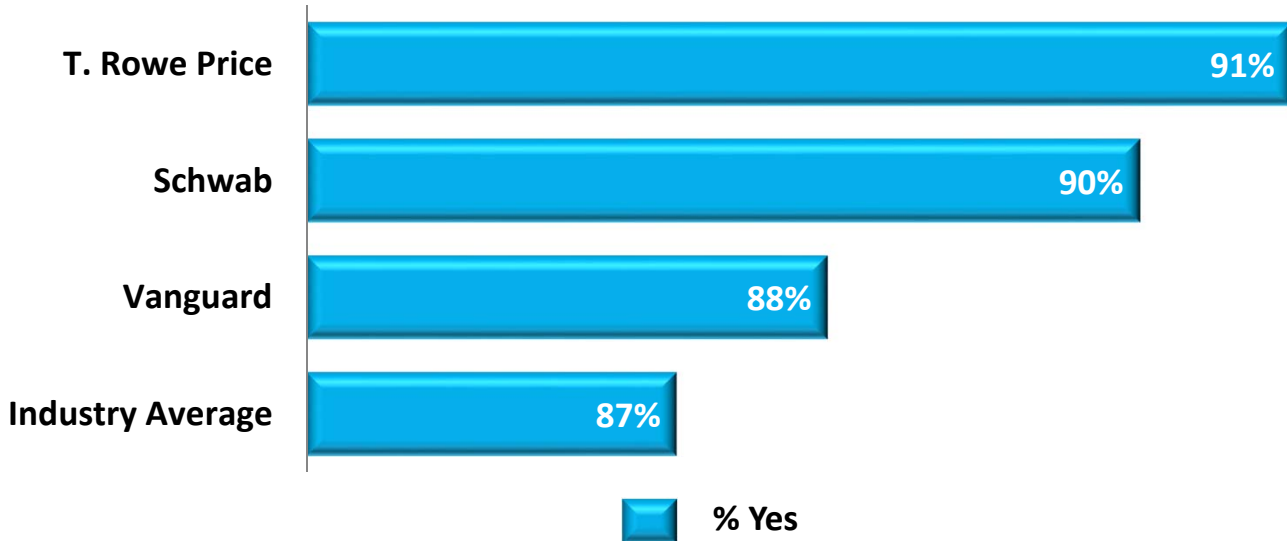


94% of clients felt their wait time was acceptable. When wait time is acceptable, 77% are satisfied with the service they receive on the call and 2% are dissatisfied. When wait time is unacceptable, only 29% are satisfied with the service and 23% are dissatisfied.

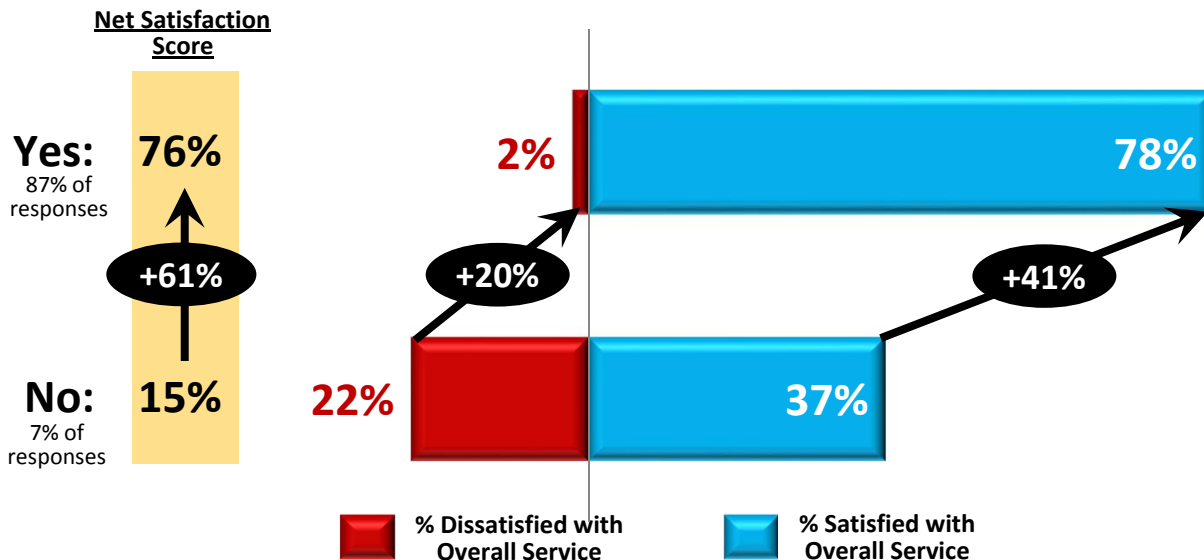
Did The Representative Thank You For Your Business?



Top 3 Firms & Industry Average Scores



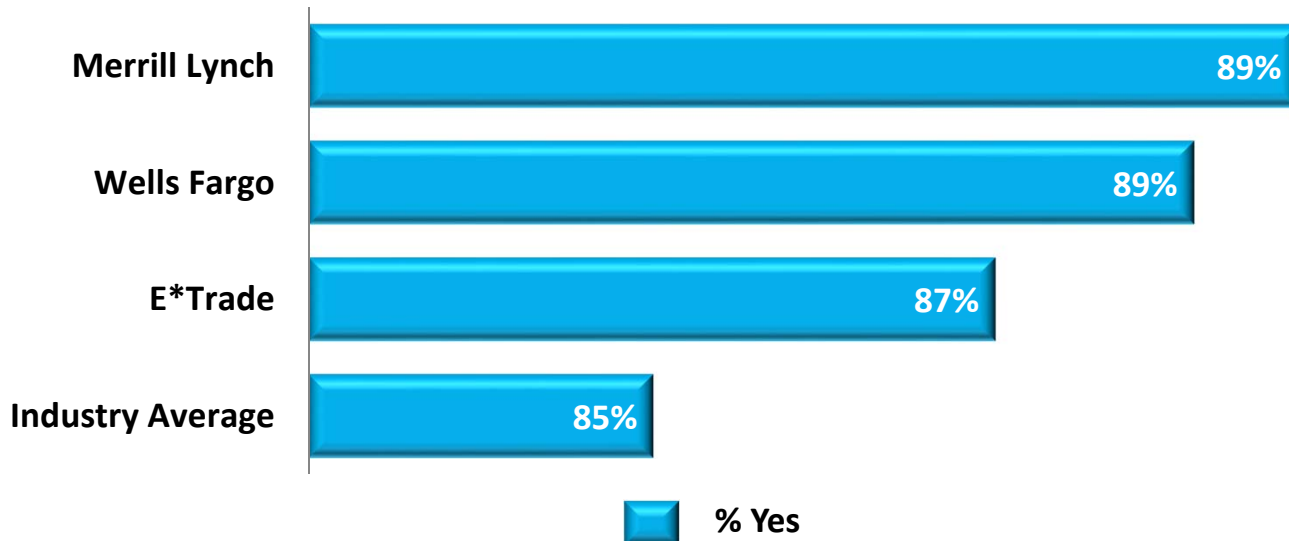
Overall Satisfaction Based On Response To: Did the Representative Thank You For Your Business?



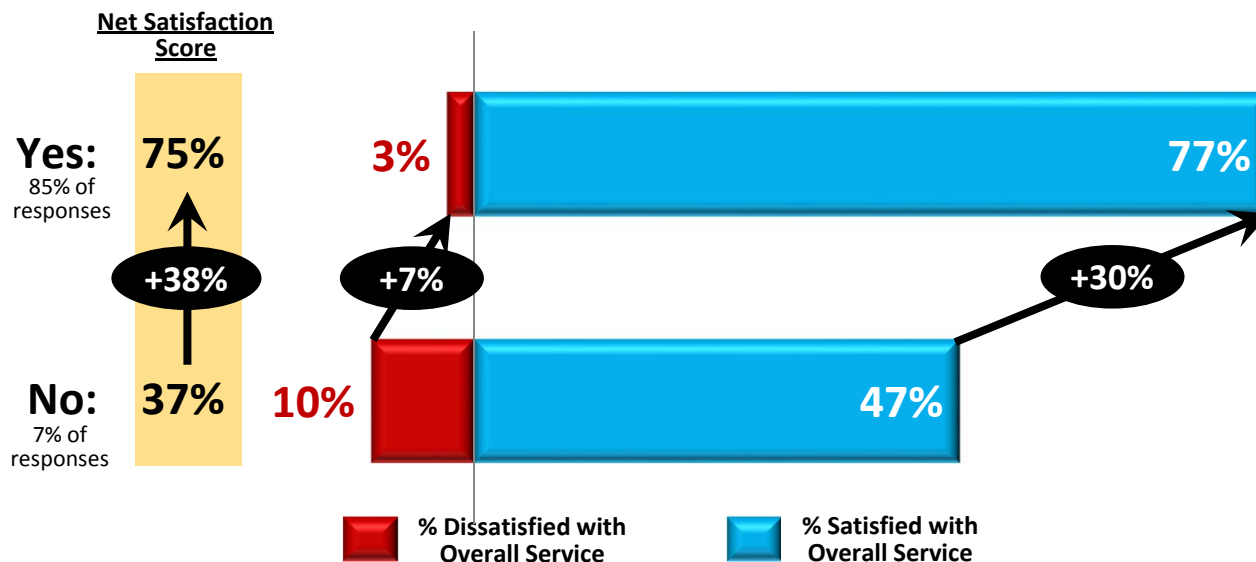
The way a transaction ends sticks into a client's memory. A simple thank you helps end the call with the client feeling appreciated. 78% of clients who recall receiving a thanks were satisfied with their service and 2% were dissatisfied. Only 37% of clients who said they did not receive a thank you were satisfied with the call and 22% were dissatisfied.

Did The Representative Use Your Name?

Top 3 Firms & Industry Average Scores



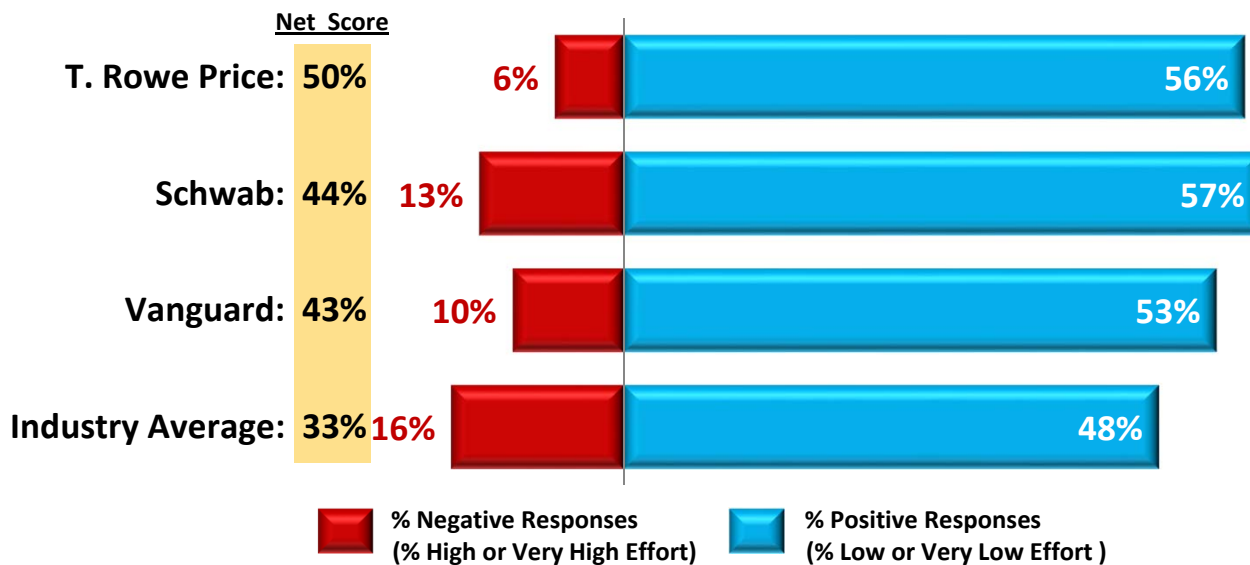
Overall Satisfaction Based On Response To: Did the Representative Use Your Name?



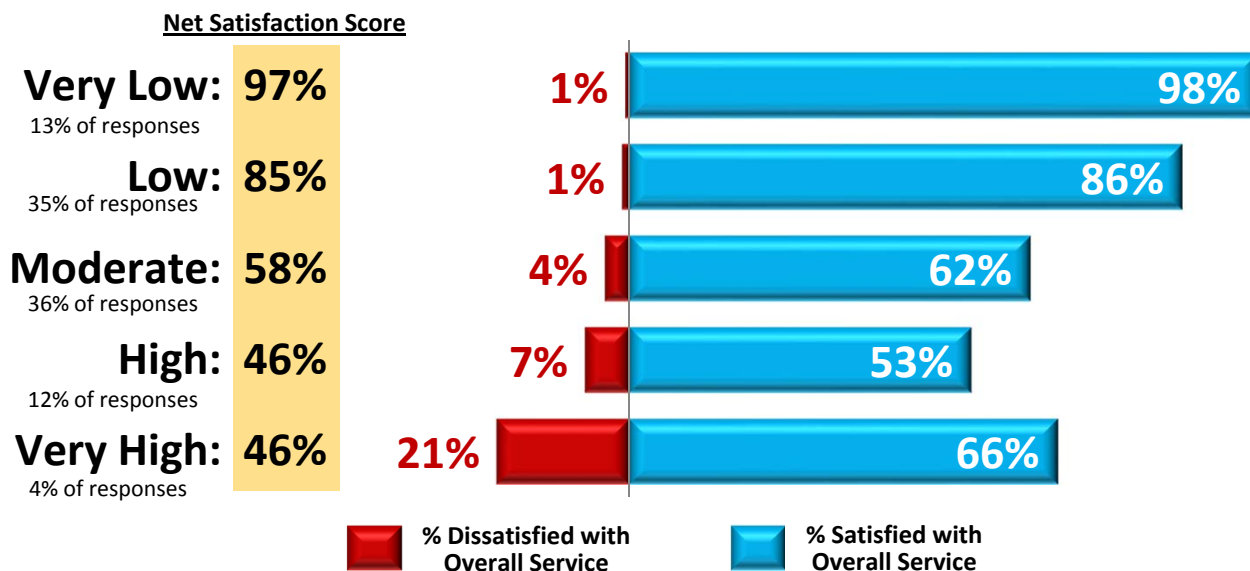
Name usage correlates strongly with satisfaction. 85% of clients recall the representative using their name, 8% don't recall and 7% believe their name was not used. The Net Satisfaction Score is 38% higher when clients believe their name was used compared to when it was not.

How Much Effort Did It Take On Your Part To Handle Your Request?

Top 3 Firms & Industry Average Scores



Overall Satisfaction Based On Response To: How Much Effort Did it Take on Your Part to Handle Your Request?



Only 13% of clients believed the amount of effort to handle their request was very low, 35% thought it was low (48% low or very low), 36% moderate, 12% high and 4% very high (16% high or very high). Interestingly, 66% of clients rating effort as very high were still satisfied with the service they received on the call, compared to 62% who rated their effort as moderate. While effort had less of an impact on satisfied clients, it had a much larger effect on dissatisfaction, with 21% of clients in the very high group expressing dissatisfaction with the call.

Implications

A review of data suggests investment call centers should focus on the client service basics. First call resolution is vital, as is minimizing the effort required by clients and managing wait time. Representatives need to focus on listening to their customers, asking appropriate questions and explaining things in a way that is easy to understand. Other simple behaviors such as using the client's name, thanking the client, valuing the client's time and showing a genuine interest in helping the client drive client satisfaction, loyalty and retention. The institutions which do not manage the basic, and controllable, behaviors will see their clients looking for service elsewhere. While quickly and accurately handling a transaction is crucial, most investment firms excel at this and it does not lead to a competitive advantage. Clients are also looking for a positive emotional experience and are disappointed when their emotional needs are not met.

Generational differences create a new challenge for investment firm call centers. While Gen Y is often considered the online generation, this study shows that they are also calling their investment firms. Gen Y is a generation that has high expectations and can be difficult to satisfy. As they age and their wealth and investable assets increase, they will become an extremely important segment to investment firms. While in some areas of the business, serving Gen Y requires a different approach and strategy, that is not completely true for inbound phone calls from Gen Y. Once on the phone with the representative, their needs are not that different from older generations, but they expect a much higher level of execution. Creating a positive emotional experience is important for all generations, but much more so for Gen Y. Firms that can meet their expectations will be well positioned for the future.

We Can Help

Financial institutions that deliver a superior client experience enjoy higher profits, stronger growth and better client loyalty than institutions that don't.

How's your client experience? Not sure? Prime Performance can help.

Contact Us

To learn how we can assist you, contact:

Jim S Miller:

800.246.0943

jim.miller@primeperformance.net



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About Prime Performance

Prime Performance works exclusively with financial institutions to help reduce customer attrition, increase share of wallet, grow market share and improve profitability by developing and implementing a superior client experience. Since 1989, we've been pioneers in measuring client satisfaction and converting that data into comprehensive, actionable plans for improving client experience.

We know that service creates loyal clients. We also know that loyal clients are more profitable clients. How do we know this? Because we've spent over 20 years talking to millions of people about what they want from their financial institution and what keeps them coming back. If you're looking to improve your firm's bottom line, let Prime Performance put this knowledge to work for you.

About the Author

Jim S Miller is the President of Prime Performance. Jim has worked for some of the nation's largest financial institutions, including SunTrust Bank, Bank One and NationsBank. Through senior roles in marketing, finance, market research, customer analytics, incentive management and retail administration, Jim has acquired a broad understanding of the many challenges faced by financial institutions.

During Jim's 20+ years in the financial services industry Jim has had a unique view into how the actions of front-line employees affects the behavior of clients which ultimately drives an organization's bottom line. It is his personal mission to empower financial institutions to realize their full potential by improving their client experience.

Jim majored in Finance at The College of William and Mary and earned his MBA from The University of Virginia's Darden Graduate School of Business Administration. Jim now calls Boulder, CO home.

Purchase the Detailed Report

For additional information, a detailed report is available for \$3,995. The report can be purchased at: <http://insights.primeperformance.net/buy-detailed-investment-call-centers>. Click on "More Info" beside the product description within this link to review the full table of contents for this report.

- 109 pages of charts, tables, and commentary
- Scores for 22 questions including:
 - Respondent Distribution by Score/Rating
 - Satisfaction Based on Question Score
 - Scores by Firm (for all nine firms)
 - Scores by Generation
 - Scores by Household Income
 - Scores by Education
 - Scores by Net Worth
- Data tables for each question

