



## MARKET SUMMARY REPORT

# 2024



# Contents

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.

**03** ABOUT THE INDEX

**05** SECTOR BENCHMARKS

**04** OVERALL BENCHMARKS

**23** APPENDIX

## SECTORS INCLUDE:

- Airlines and Passenger Train
- Auto, Property, and Casualty Insurance
- Automotive Manufacturers
- Banks, Credit Unions, and Credit Cards
- Car Rental Companies
- Consumer Durables and Equipment Manufacturers
- General Merchandise Retailers
- Health Insurance
- Lodging Brands
- Investment Services
- Lenders
- Life and Disability Insurance
- Specialty Retailers
- Streaming Services
- Technology Companies
- Wireless, TV Subscription, ISP

Visit us at [americaninnovationindex.com](http://americaninnovationindex.com) for more information or contact us at [solutions@us.illuminas.com](mailto:solutions@us.illuminas.com)



# 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 136 firms from 16 industries based on experiences captured from over 20,000 customer-company relationships. 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's 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 good price. Companies that engage in positive innovation are perceived as more attractive, rewarded with greater loyalty, and achieve higher financial performance. 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 is a necessity for companies to survive and grow, but innovation that benefits society and the environment further increases customer loyalty, creating a truly transformative company. 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	83.5	62.3	1	50	1	10
Toyota	83.3	79.2	2	1	1	1
Honda	82.4	77.1	3	2	2	2
Weber	82.1	69.4	4	9	1	3
John Deere	81.7	75.4	5	3	2	1
Amazon	80.1	64.2	6	39	1	1
Ford	79.4	73.6	7	4	3	3
Adobe	78.5	63.9	8	40	2	7
Samsung	78.1	66.9	9	19	3	7
Canva	77.7	65.5	10	27	4	4
Victoria's Secret	77.7	61.1	10	64	1	6
Apple Music	77.0	68.2	12	12	1	1
SoFi	76.9	72.7	13	6	1	1
Bridgestone Tire	76.7	71.6	14	7	4	2
IKEA	76.7	68.1	14	13	2	1
Microsoft	76.6	63.1	16	45	5	9
Netflix	76.6	59.4	16	86	2	9
JetBlue	76.5	71.0	18	8	1	1
TikTok	76.0	65.6	19	26	6	3
Costco	75.9	63.6	20	42	2	2
Google/YouTube	75.6	66.7	21	20	7	2
Charles Schwab	75.6	65.2	21	28	1	2
New York Life Insurance	75.4	73.2	23	5	1	1
Sherwin Williams	75.2	67.1	24	17	5	6
Goodyear	75.1	66.1	25	21	6	8
USAA	75.1	65.0	25	30	1	1

# 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 68.1 and 62.8, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
JetBlue	76.5	71.0	18	8	1	1
Southwest Airlines	74.1	64.7	32	32	2	2
Delta Airlines	68.3	63.1	74	45	3	3
American Airlines	65.7	61.7	94	58	4	4
United Airlines	63.7	59.5	109	84	5	5
Alaska Airlines	61.7	58.4	121	100	6	6

# Auto, Property, and 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 66.7 and 61.8, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
USAA	75.1	65.0	25	30	1	1
State Farm Insurance	69.9	64.7	63	32	2	2
Allstate	67.6	64.6	80	35	3	3
Geico	66.7	60.1	86	78	4	4
Progressive Insurance	65.0	60.0	99	81	5	5

# 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 78.1 and 72.9, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Toyota	83.3	79.2	2	1	1	1
Honda	82.4	77.1	3	2	2	2
Ford	79.4	73.6	7	4	3	3
General Motors	75.0	69.4	27	9	4	4



# 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 67.8 and 59.7, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
USAA	75.1	65.0	25	30	1	3
PayPal/Wenmo	74.5	61.7	31	58	2	4
Chime	74.0	65.9	33	22	3	1
Navy Federal Credit Union	72.8	65.9	44	22	4	2
American Express	71.1	60.7	54	68	5	5
Cash App/Square	68.9	58.4	70	100	6	11
Visa	68.4	59.1	73	90	7	8
Capital One	67.9	60.5	78	72	8	6
Ally Financial	66.7	60.5	86	72	9	7
Discover Card	65.0	57.5	99	112	10	13
MasterCard	64.8	55.6	101	126	11	18
Bank of America	64.1	56.5	106	120	12	16
Wells Fargo	63.4	58.8	112	94	13	9
Chase Bank	61.7	56.2	121	122	14	17
TD Bank	61.3	57.0	124	114	15	14
U.S. Bank	61.1	58.7	125	96	16	10



# 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 67.8 and 59.7, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
PNC Bank	60.7	58.0	126	105	17	12
Truist Financial	59.3	57.0	131	114	18	15
Citi/Citibank	59.0	53.3	133	133	19	20
Barclays	56.1	54.0	135	130	20	19



# 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 63.1 and 60.1, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Enterprise Rent-A-Car	64.7	61.5	102	61	1	1
Hertz	63.7	59.6	109	83	2	2
Avis Budget Group	60.0	58.2	128	103	3	3

# 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 75.6 and 67.1, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Weber	82.1	69.4	4	9	1	3
John Deere	81.7	75.4	5	3	2	1
Samsung	78.1	66.9	9	19	3	7
Bridgestone Tire	76.7	71.6	14	7	4	2
Sherwin Williams	75.2	67.1	24	17	5	6
Goodyear	75.1	66.1	25	21	6	8
Ryobi	74.8	68.0	29	14	7	4
LG	73.6	65.7	38	25	8	9
General Electric (GE)	73.4	67.5	41	16	9	5
Whirlpool Corporation	70.7	63.4	56	43	10	10

# 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 69.0 and 59.4, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Amazon	80.1	64.2	6	39	1	1
Costco	75.9	63.6	20	42	2	2
eBay	73.7	56.8	37	118	3	10
Nordstrom	72.0	62.7	49	49	4	3
Target	69.5	61.9	67	56	5	4
Ross Stores Inc.	67.1	57.8	82	106	6	7
Walmart	65.3	58.4	97	100	7	6
Macy's	64.7	57.8	102	106	8	8
Kohl's	63.5	54.5	111	129	9	11
Dollar General	63.4	58.8	112	94	10	5
Dollar Tree Inc.	62.7	53.4	116	132	11	12
J.C. Penney	61.4	57.0	123	114	12	9

# 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 65.8 and 61.6, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Kaiser Permanente	70.5	65.8	57	24	1	1
Humana	68.7	64.6	71	35	2	2
UnitedHealthcare	66.7	62.3	86	50	3	3
Aetna	66.6	59.2	90	88	4	5
Anthem/Blue Cross Blue Shield	64.2	61.3	105	63	5	4
Cigna	59.8	57.8	129	106	6	6

# 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 66.6 and 60.0, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Airbnb	74.6	60.1	30	78	1	4
Hilton	70.1	65.2	60	28	2	1
Hyatt	69.7	64.4	64	37	3	2
Marriott	67.6	58.6	80	99	4	6
IHG/InterContinental	65.4	59.2	95	88	5	5
Best Western	63.9	60.8	107	67	6	3
Wyndham	62.2	57.7	119	110	7	7
Choice Hotels	59.1	55.6	132	126	8	8
Motel 6	53.3	52.1	136	135	9	9

# 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 73.3 and 63.8, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Charles Schwab	75.6	65.2	21	28	1	2
J.P. Morgan	74.0	67.0	33	18	2	1
Fidelity	72.6	61.5	46	61	3	3





# 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 69.8 and 66.4, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
SoFi	76.9	72.7	13	6	1	1
Loan Depot	70.4	68.0	59	14	2	2

# 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 68.5 and 64.2, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
New York Life Insurance	75.4	73.2	23	5	1	1
Aflac Inc.	73.4	69.4	41	9	2	2
State Farm Insurance	69.9	64.7	63	32	3	3
Allstate	67.6	64.6	80	35	4	4

# 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 68.6 and 61.0, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Victoria's Secret	77.7	61.1	10	64	1	6
IKEA	76.7	68.1	14	13	2	1
Bath & Body Works	75.0	61.6	27	60	3	5
Williams-Sonoma	73.5	63.0	40	47	4	3
TJX	70.5	59.3	57	87	5	11
Gap Inc.	67.1	62.0	82	54	6	4
The Home Depot	67.0	60.1	84	78	7	9
Lowe's Home Improvement	66.8	63.2	85	44	8	2
Best Buy	66.7	59.9	86	82	9	10
Old Navy	66.5	61.0	92	66	10	8
Abercrombie	66.0	61.1	93	64	11	7
Office Depot Inc.	64.3	58.7	104	96	12	12
Staples Inc.	63.3	56.2	114	122	13	13

# Streaming Services

The following benchmarks are based on experiences of consumers who used or purchased from the respective streaming services in the past 12 months. **The average Aii and Sii scores for the Technology sector are 70.3 and 59.9, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple Music	77.0	68.2	12	12	1	1
Netflix	76.6	59.4	16	86	2	9
Sirius XM Radio/Pandora	73.9	60.3	36	75	3	6
YouTube TV	72.7	64.8	45	31	4	2
YouTube Music	72.2	62.9	48	48	5	3
ESPN+	71.9	59.5	50	84	6	8
Amazon Prime Video	71.7	62.3	51	50	7	4
Spotify	70.1	60.3	60	75	8	7
Disney+	70.0	62.0	62	54	9	5
Max	69.7	57.0	64	114	10	11
Hulu	69.3	59.0	68	91	11	10
Paramount	63.9	56.0	107	125	12	14
Amazon Music	62.7	56.1	116	124	13	13
Peacock	62.4	56.5	118	120	14	12
Apple TV+	59.8	53.1	129	134	15	15

# 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 72.5 and 61.8, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	83.5	62.3	1	50	1	10
Adobe	78.5	63.9	8	40	2	7
Samsung	78.1	66.9	9	19	3	1
Canva	77.7	65.5	10	27	4	4
Microsoft	76.6	63.1	16	45	5	9
TikTok	76.0	65.6	19	26	6	3
Google/YouTube	75.6	66.7	21	20	7	2
Canon	74.0	64.4	33	37	8	6
Uber	73.6	64.7	38	32	9	5
Zoom	73.1	63.7	43	41	10	8
Dell	72.3	60.6	47	70	11	15
Booking.com	71.3	62.2	52	53	12	11
Expedia Inc.	71.2	60.6	53	70	13	14
HP	71.0	60.7	55	68	14	13
Intuit	69.1	56.7	69	119	15	22
LinkedIn	68.5	58.1	72	104	16	18

# 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 72.5 and 61.8, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Lyft	68.2	61.9	75	56	17	12
Priceline	68.2	57.3	75	113	18	21
Facebook/Instagram/WhatsApp	67.8	57.7	79	110	19	20
DoorDash	65.4	57.8	95	106	20	19
Lenovo	65.2	58.9	98	93	21	17
Grubhub	63.0	59.0	115	91	22	16
Twitter/X	58.3	48.3	134	136	23	23

# 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 64.0 and 56.6, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Verizon/Fios	69.6	60.2	66	77	1	2
T-Mobile	68.0	60.4	77	74	2	1
AT&T	66.6	58.7	90	96	3	3
Comcast/Xfinity	61.8	53.5	120	131	4	5
Spectrum	60.5	55.1	127	128	5	4



# About Illuminas

**Illuminas** is a strategic research consultancy that uses proprietary, award-winning methodologies to better understand B2B and consumer markets worldwide. Our deep expertise in dynamic markets like technology, financial services, travel, and retail allow us to create research solutions that illuminate the optimal path to success and the most promising business outcomes.

**American Innovation Index™** is a trademark of Illuminas, Inc.

## Contact Us

 [americaninnovationindex.com](http://americaninnovationindex.com)

 [solutions@us.illuminas.com](mailto:solutions@us.illuminas.com)

