

DATA OVERVIEW REPORT

# The US Customer Experience Index Rankings, 2024

## Quality Drops To Historic Low

June 17, 2024

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The Forrester logo is located in the top right corner of the page. It consists of the word "FORRESTER" in a white, serif, all-caps font, centered within a solid black rectangular background.

## Summary

Average customer experience (CX) quality in the US declined for an unprecedented third year in a row and now sits at an all-time low, according to Forrester's Customer Experience Benchmark Survey. An unprecedented 39% of brands and 10 industry averages declined. What's more, performance dropped in all three dimensions of CX quality — effectiveness, ease, and emotion. This report reveals the Customer Experience Index (CX Index™) scores of all 223 brands across 13 industries. CX leaders can use this report to inform their ongoing improvement efforts.

# Overall CX Quality Falls To An All-Time Low

CX quality in the US has fallen to its lowest point ever following a third consecutive year of decreases, according to Forrester's [CX Index](#). The average score dipped by a statistically significant 1.6 points — from 70.9 to 69.3 — on our 100-point scale (see Figure 1). Forrester's CX Index methodology measures how well a brand's CX strengthens the loyalty of its customers (see Figure 2). In 2024, we analyzed 98,363 consumers' perceptions of 223 brands across 13 industries. Our analysis of the data shows that:

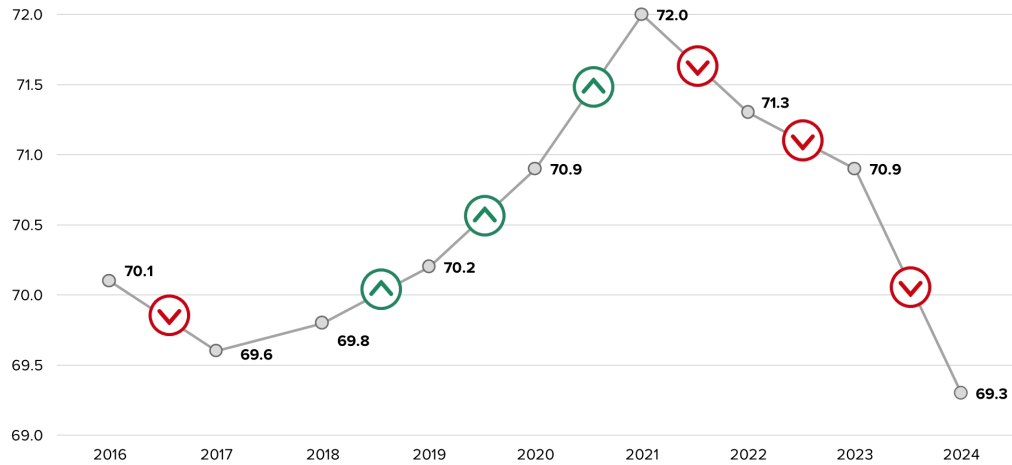
- **Declines at the brand level were broader and steeper than ever.** An unprecedented 39% of brands significantly declined, compared to 17% in 2023. What's worse, the average drop in 2024 was 3.9 points, which is slightly more than the previous record average decline of 3.6 points from 2023. Thirteen brands lost 5 or more points. The result is another year of declines in the proportion of brands with CX Index scores in the good category and an increase in the proportion of those with scores in the OK and poor categories (see Figure 3).
- **Industry-level declines were also broader and steeper than ever.** Ten industry averages significantly declined, beating the previous record of eight set in 2022. Five industries dropped 2 or more points, compared to one in 2023. Four other industries dropped between 1 and 2 points. Only the airlines industry improved, moving back up to the OK category.
- **Even elite brands struggled to maintain their status.** Six of the 11 elite brands had flat scores and four had significant declines from 2023 (see Figure 4). Only one brand, Tesla, moved into elite status following a significant improvement in its CX Index score. These shifts reflect the challenges that even top brands faced in maintaining high CX this year.
- **Effectiveness and ease hit new lows, while emotional quality languished.** In 2024, the average effectiveness of experiences fell by 4 percentage points — to 64% — and the average ease fell by 3 percentage points — to 66%. Brands also struggled to connect emotionally. Elite brands evoke, on average, 25 positive emotions for each negative emotion — down from a 29:1 ratio in 2023. However, elite brands still evoke far more than the 3:1 ratio that the bottom 5% of brands do. Among customers of these brands, the most important positive emotions are feeling happy, valued, and appreciated (see Figure 5).

## Figure 1

### The US CX Index™ Average Falls To Its Lowest Point Ever

▲ ▼ Arrows show statistically significant difference from previous year

Average US CX Index scores



Note: This graph depicts a portion of all possible scores, which are on a 100-point scale. This is to better show the change in CX, as a 1-point change in Customer Experience Index (CX Index™) score can mean huge revenue gains or losses for a brand.

Base: 85,073 to 122,500 US online adults who interacted with a specified brand in the past 12 months; base sizes vary by year

Source: Forrester's Customer Experience Benchmark Surveys, 2016 to 2024

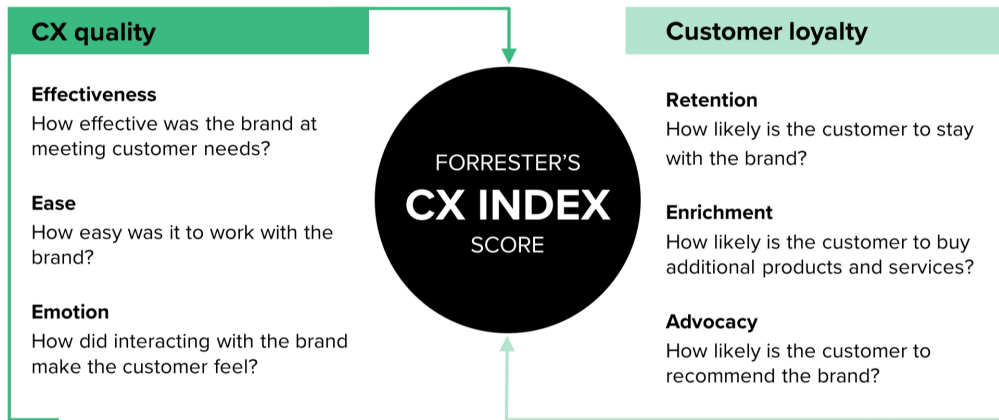
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## Figure 2

### Forrester's CX Index™ Measures CX Quality And Customer Loyalty



Forrester's Customer Experience Index (CX Index™) score measures how successfully a company delivers customer experiences that create and sustain loyalty



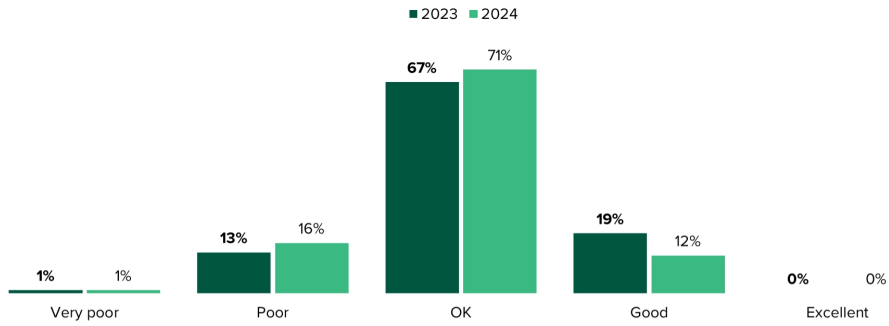
Note: In measuring the quality of customer experiences with government agencies/departments and with utilities, the CX Index examines loyalty in terms of customers' compliance, the likelihood of following the organization's advice; expansion, the likelihood of engaging with the organization when it's not required; and advocacy, the likelihood of speaking positively about the organization to other people.

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### Figure 3

#### The Proportion Of Poor And OK Scores Rose, While Good Scores Fell

The distribution of US CX Index scores, 2023 to 2024



Note: This graph only displays data for brands included in the Customer Experience Index (CX Index™) in both 2023 and 2024 to provide consistent trending.

Base: 96,134 (2023) and 98,363 (2024) US online consumers (18+) who interacted with a specific brand in the past 12 months

Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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## Figure 4

### The Top 5% Of Brands In Forrester’s US CX Index™, 2024

▲ ▼ Arrows show statistically significant difference from previous year

Overall rank	Brands	Score		Industry
		2023	2024	
1	Chewy.com*	84.2	81.2 ▼	Retailers
2	Navy Federal Credit Union*	82.5	80.3 ▼	Banks (multichannel)
3	USAA*	80.4	79.5	Credit card issuers
4	Tesla	76.1	78.9 ▲	Auto manufacturers (mass market)
5	H-E-B*	81.3	78.6 ▼	Retailers
6	Lincoln*	79.5	78.5	Auto manufacturers (luxury)
7	Navy Federal Credit Union	77.7	78.3	Credit card issuers
8	Zappos.com	78.3	78.0	Retailers
9	Etsy*	80.5	77.6 ▼	Retailers
10	Edward Jones	77.8	77.5	Investment firms
11	Subaru	76.6	77.2	Auto manufacturers (mass market)

Base: 668 to 978 US online adults (18+) who interacted with a specific brand within the past 12 months; base sizes vary by brand  
 Source: Forrester’s Customer Experience Benchmark Surveys, 2023 and 2024  
 \*Returning CX elite from previous year

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## Figure 5

### The Top Positive And Negative Emotions That Have An Impact On Customer Loyalty



#### Positive emotions

- Happy
- Valued
- Appreciated
- Respected
- Confident



#### Negative emotions

- Frustrated
- Annoyed
- Disappointed
- Unappreciated
- Angered

Note: Emotions are in order of effect on CX.  
 Base: 98,363 US online adults who interacted with a specified brand in the past 12 months  
 Source: Forrester’s Customer Experience Benchmark Survey, 2024

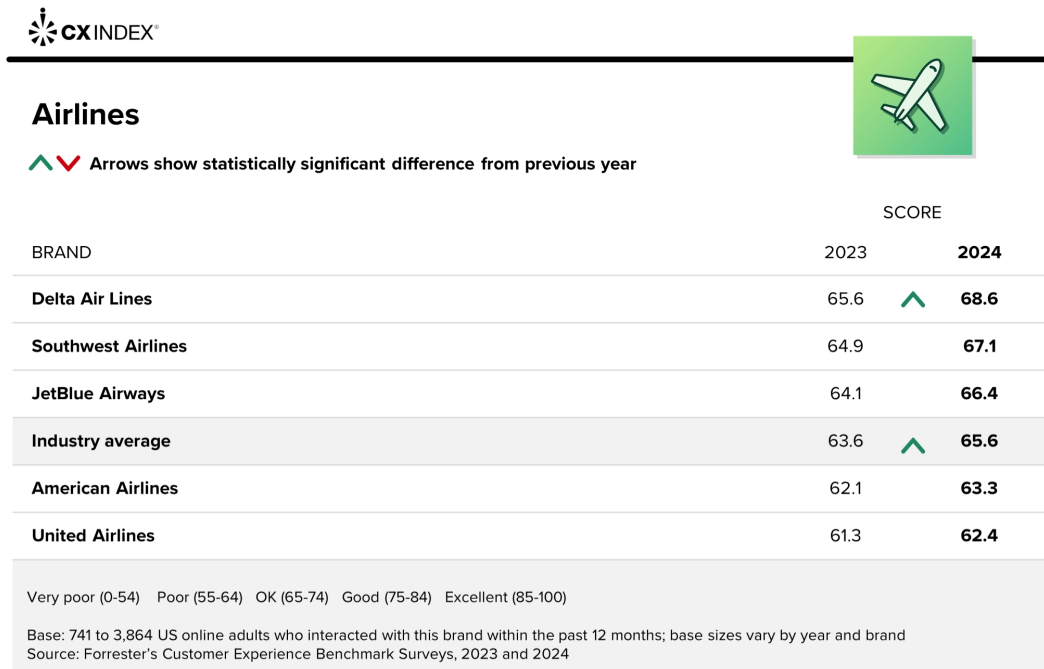
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# How 223 US Brands Performed By Industry

Here are the 223 CX Index results for every brand in our study, organized by industry (see Figures 6 to 18). Use these tables to identify year-over-year brand, competitor, and industry score performance. The tables also inform whether an industry is delivering more or less differentiated experiences across brands, determined by the difference between the highest- and lowest-performing brands.

**Figure 6**

Forrester's US CX Index™, 2024: Rankings Of Airlines



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## Figure 7

### Forrester's US CX Index™, 2024: Rankings Of Auto/Home Insurers



#### Auto/home insurers

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE	
	2023	2024
Erie Insurance	76.3	76.1
USAA	79.8	▼ 75.9
State Farm Insurance	78.1	▼ 73.2
AAA	74.2	72.3
American Family Insurance	75.1	▼ 71.0
Nationwide Mutual Insurance	71.5	70.2
Chubb	N/A	70.1
Industry average	74.0	▼ 70.0
The Hartford	76.2	▼ 69.3
Allstate	72.2	▼ 69.1
Progressive	71.8	▼ 68.6
Auto-Owners Insurance	72.4	▼ 68.3
GEICO	70.9	▼ 68.0
Safeco Insurance	73.8	▼ 67.1
Farmers Insurance	74.3	▼ 67.1
Travelers	72.4	▼ 67.0
Liberty Mutual Insurance	72.2	▼ 66.0

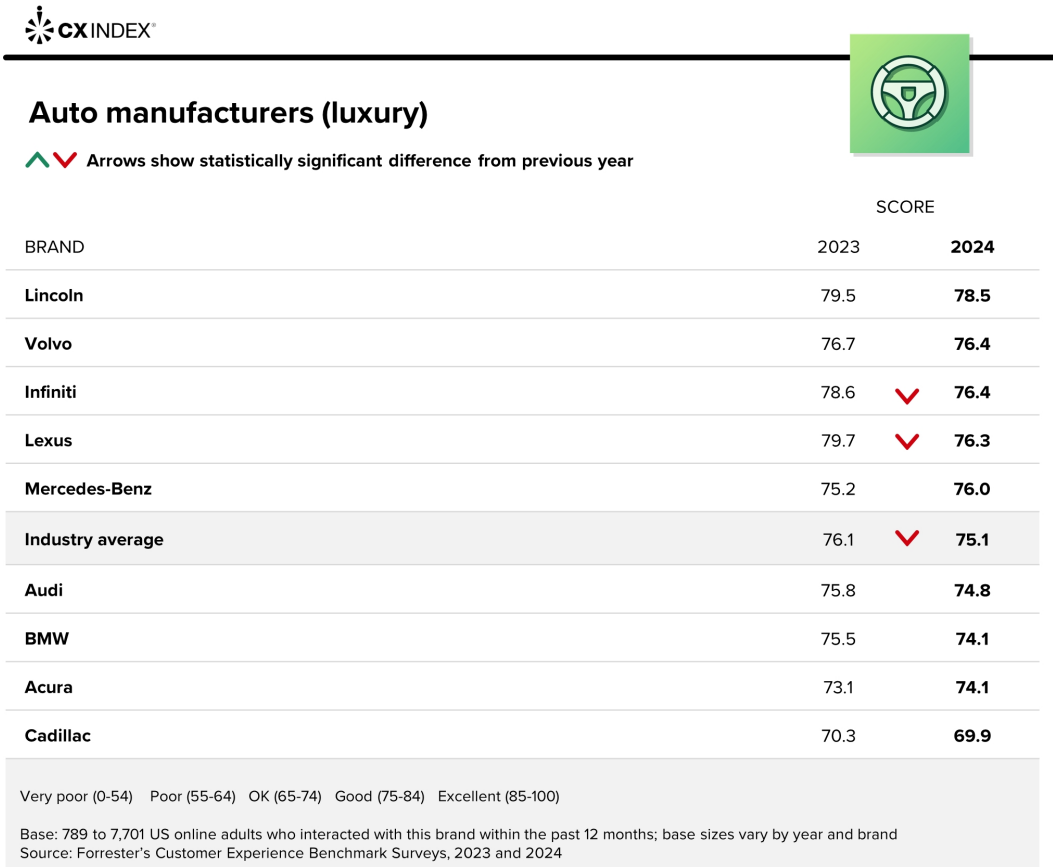
Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 660 to 11,824 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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**Figure 8**

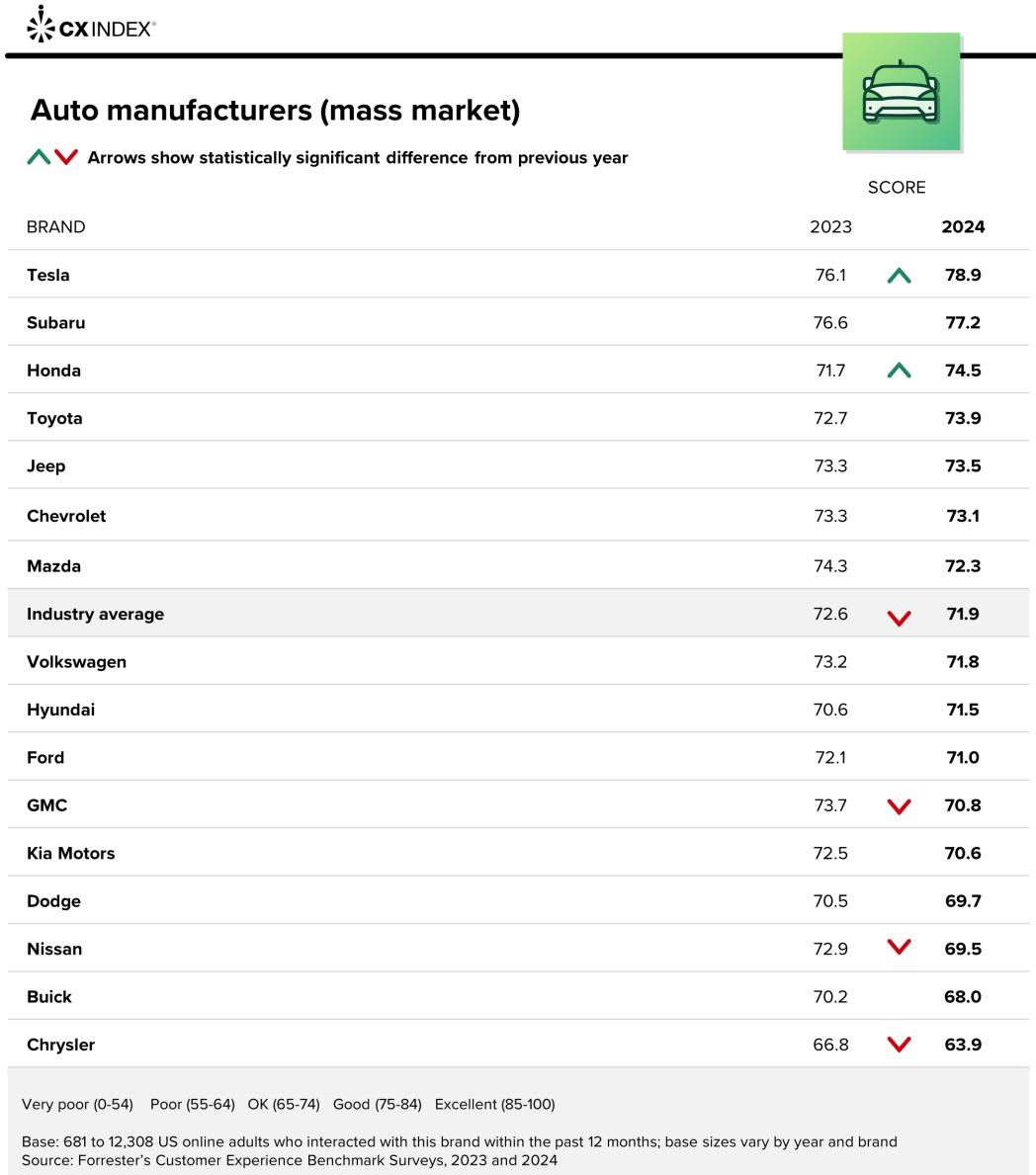
**Forrester’s US CX Index™, 2024: Rankings Of Auto Manufacturers (Luxury)**



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**Figure 9**

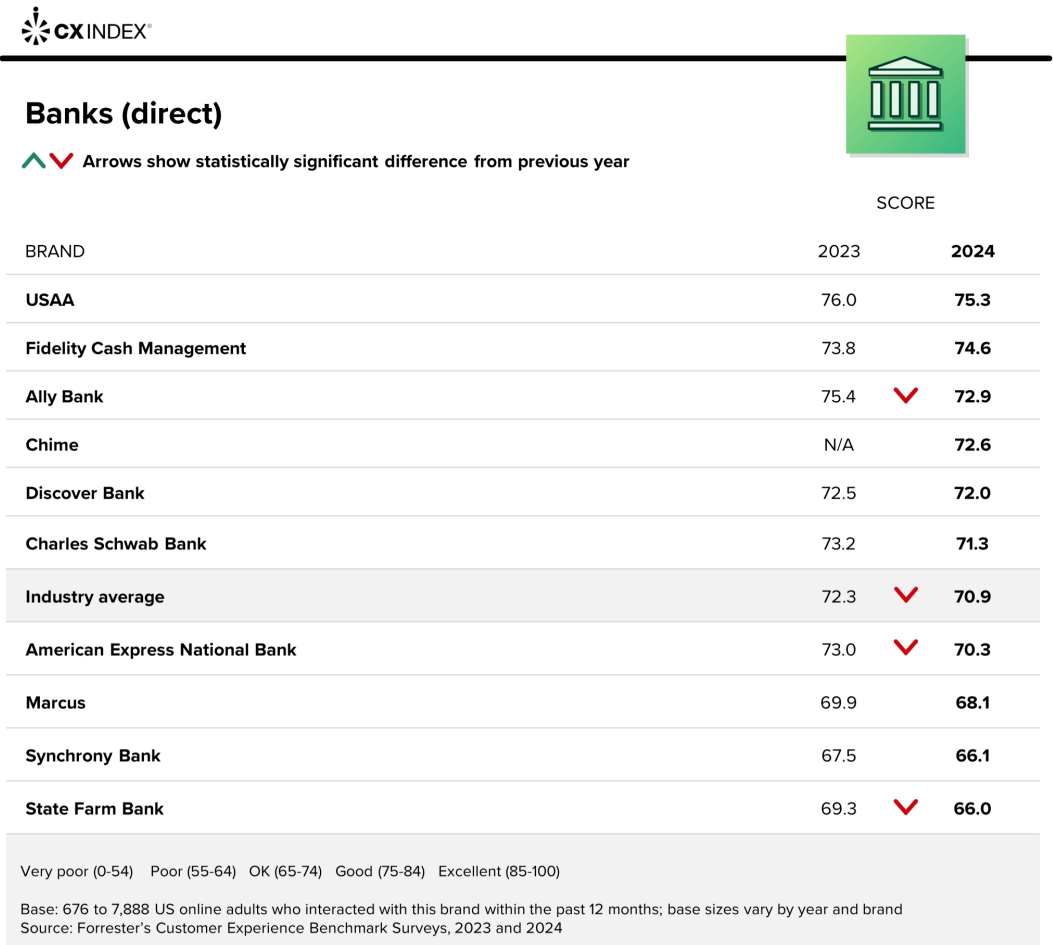
**Forrester’s US CX Index™, 2024: Rankings Of Auto Manufacturers (Mass Market)**



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**Figure 10**

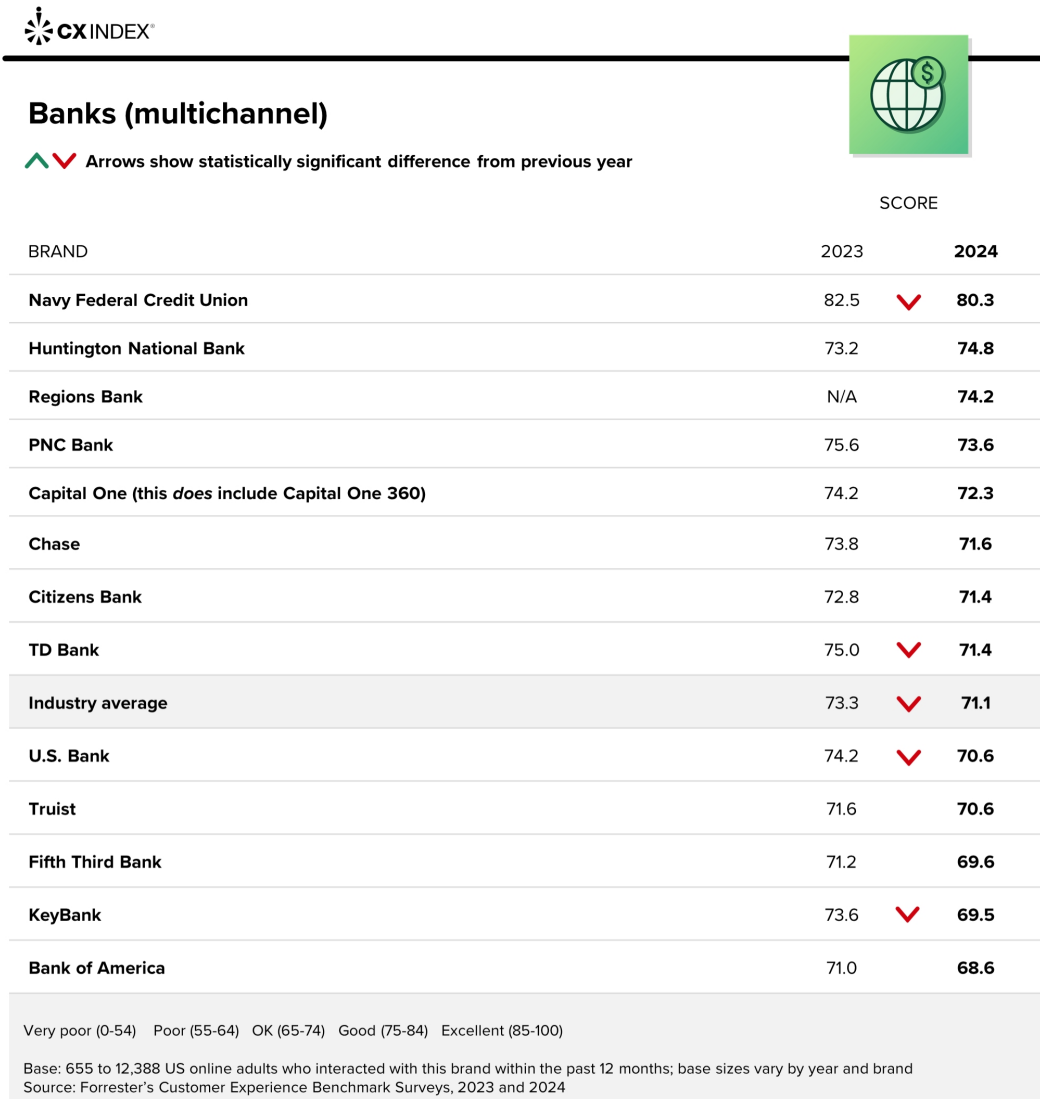
**Forrester’s US CX Index™, 2024: Rankings Of Banks (Direct)**



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**Figure 11**

Forrester's US CX Index™, 2024: Rankings Of Banks (Multichannel)



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## Banks (multichannel)

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE		
	2023		2024
<b>Wells Fargo</b>	74.1	▼	<b>68.4</b>
<b>Citibank</b>	70.9	▼	<b>68.0</b>
<b>BMO Harris Bank</b>	73.2	▼	<b>68.0</b>
<b>Santander</b>	73.6	▼	<b>66.7</b>

Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 655 to 12,388 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
 Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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## Figure 12

### Forrester's US CX Index™, 2024: Rankings Of Credit Card Issuers



#### Credit card issuers

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE	
	2023	2024
<b>USAA</b>	80.4	<b>79.5</b>
<b>Navy Federal Credit Union</b>	77.7	<b>78.3</b>
<b>Discover</b>	76.0	<b>74.1</b>
<b>American Express</b>	73.4	<b>73.7</b>
<b>Truist</b>	72.0	<b>72.1</b>
<b>U.S. Bank</b>	74.3	▼ <b>72.0</b>
<b>Industry average</b>	73.2	▼ <b>71.9</b>
<b>HSBC</b>	66.8	▲ <b>71.6</b>
<b>Apple Card</b>	71.4	<b>71.2</b>
<b>Chase</b>	73.5	▼ <b>70.4</b>
<b>PNC Bank</b>	72.1	<b>70.4</b>
<b>Bank of America</b>	69.6	<b>70.3</b>
<b>Citi</b>	70.7	<b>70.0</b>
<b>Capital One</b>	73.3	▼ <b>69.2</b>
<b>Wells Fargo</b>	73.0	▼ <b>69.1</b>
<b>Barclaycard</b>	73.1	▼ <b>66.1</b>

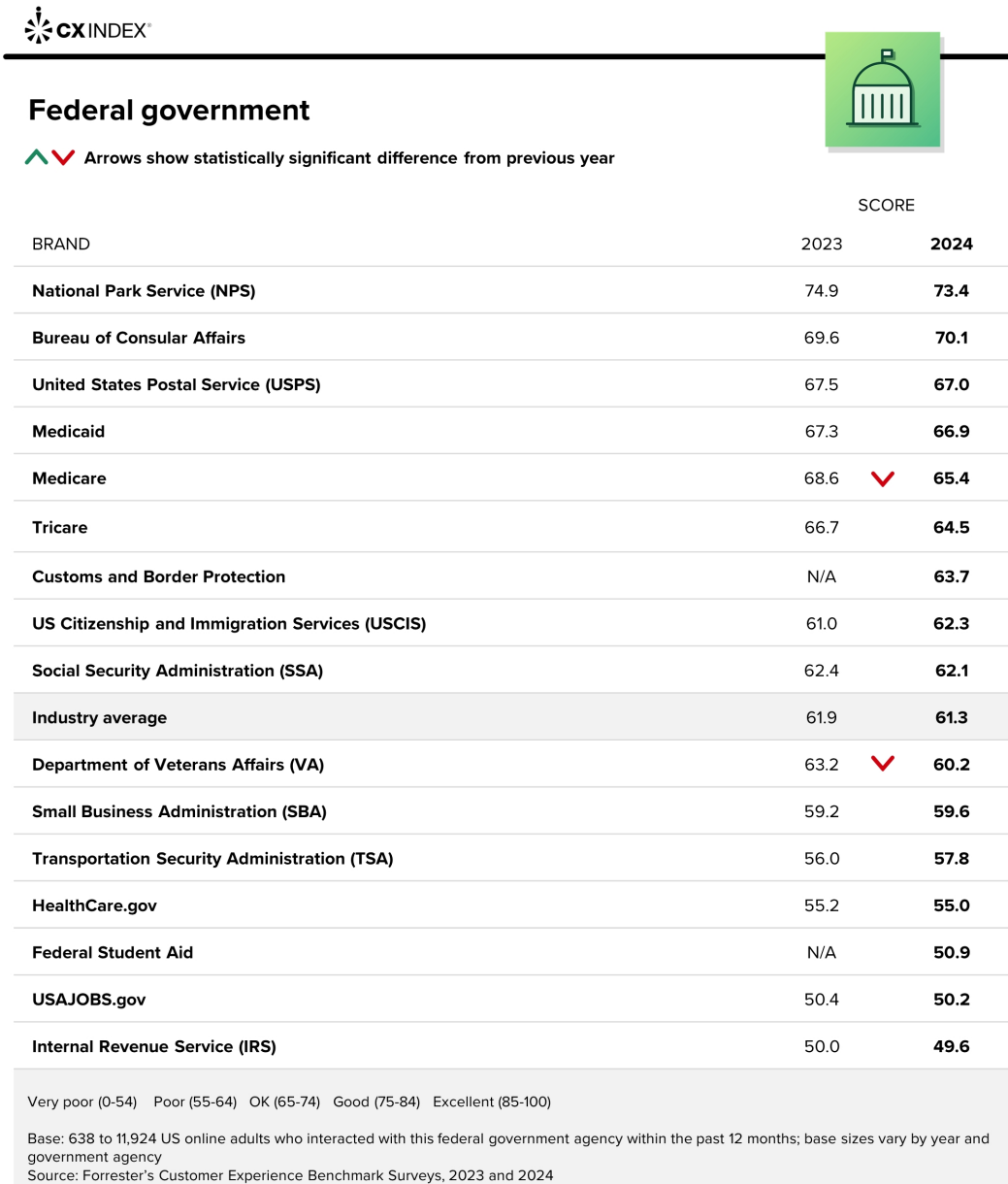
Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 651 to 11,284 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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**Figure 13**

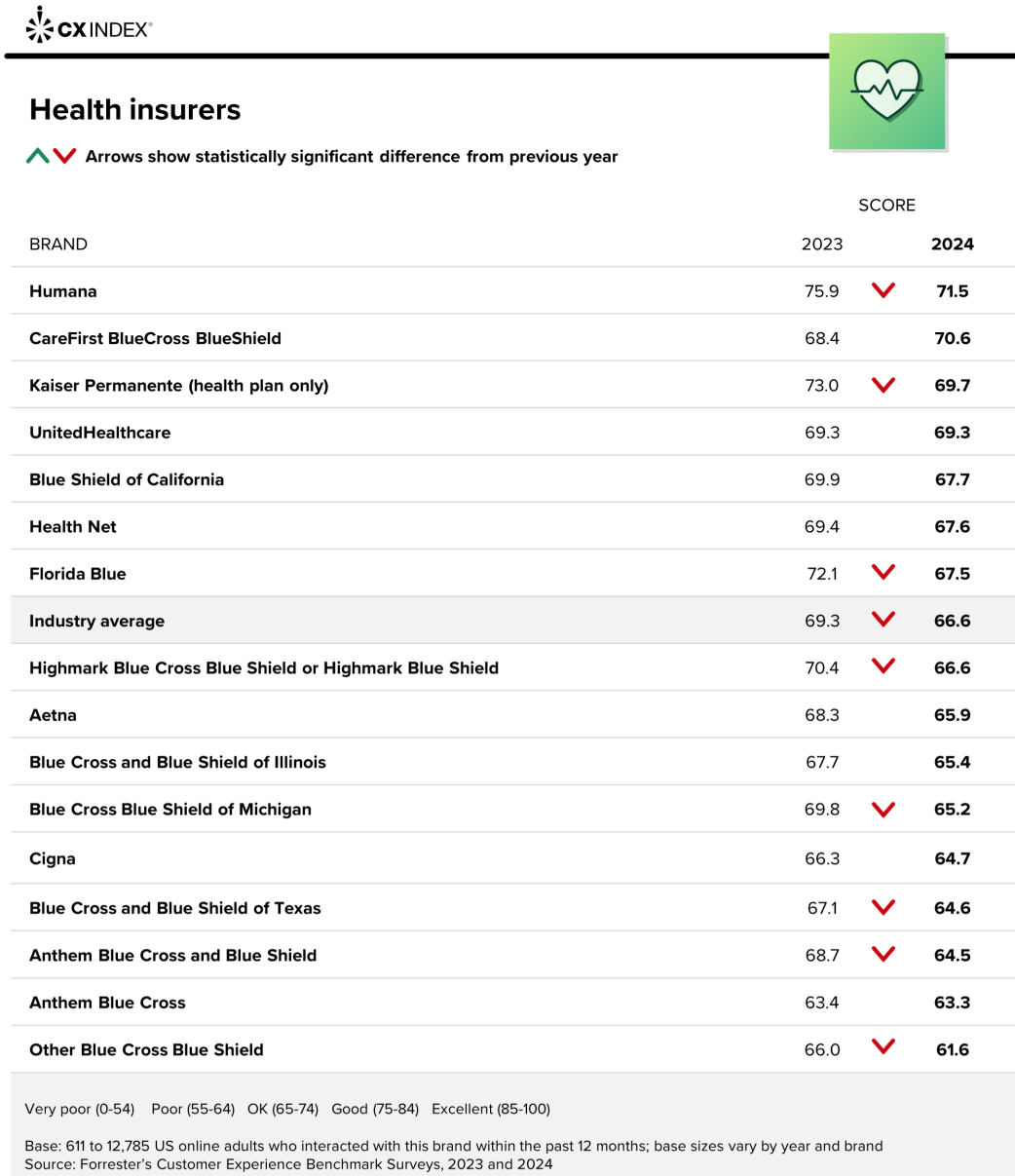
**Forrester's US CX Index™, 2024: Rankings Of US Federal Government Agencies**



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**Figure 14**

**Forrester's US CX Index™, 2024: Rankings Of Health Insurers**



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## Figure 15

### Forrester's US CX Index™, 2024: Rankings Of Hotels



## Hotels

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE	
	2023	2024
Embassy Suites Hotels	73.1	<b>72.0</b>
Holiday Inn Express	71.7	<b>71.8</b>
Hilton Hotels & Resorts	71.7	<b>71.3</b>
Hampton by Hilton	74.3	▼ <b>71.2</b>
Residence Inn by Marriott	72.1	<b>71.1</b>
Homewood Suites by Hilton	73.8	▼ <b>70.6</b>
Marriott Hotels	71.6	<b>70.0</b>
Hyatt Regency	72.1	<b>69.8</b>
Industry average	71.8	▼ <b>69.4</b>
Fairfield by Marriott	73.2	▼ <b>68.6</b>
Hilton Garden Inn	72.1	▼ <b>68.4</b>
Westin Hotels & Resorts	72.4	▼ <b>68.2</b>
Courtyard by Marriott	72.2	▼ <b>68.0</b>
Hyatt Place	70.1	▼ <b>67.4</b>
Holiday Inn	68.5	<b>66.8</b>
La Quinta Inn & Suites	67.7	<b>66.0</b>

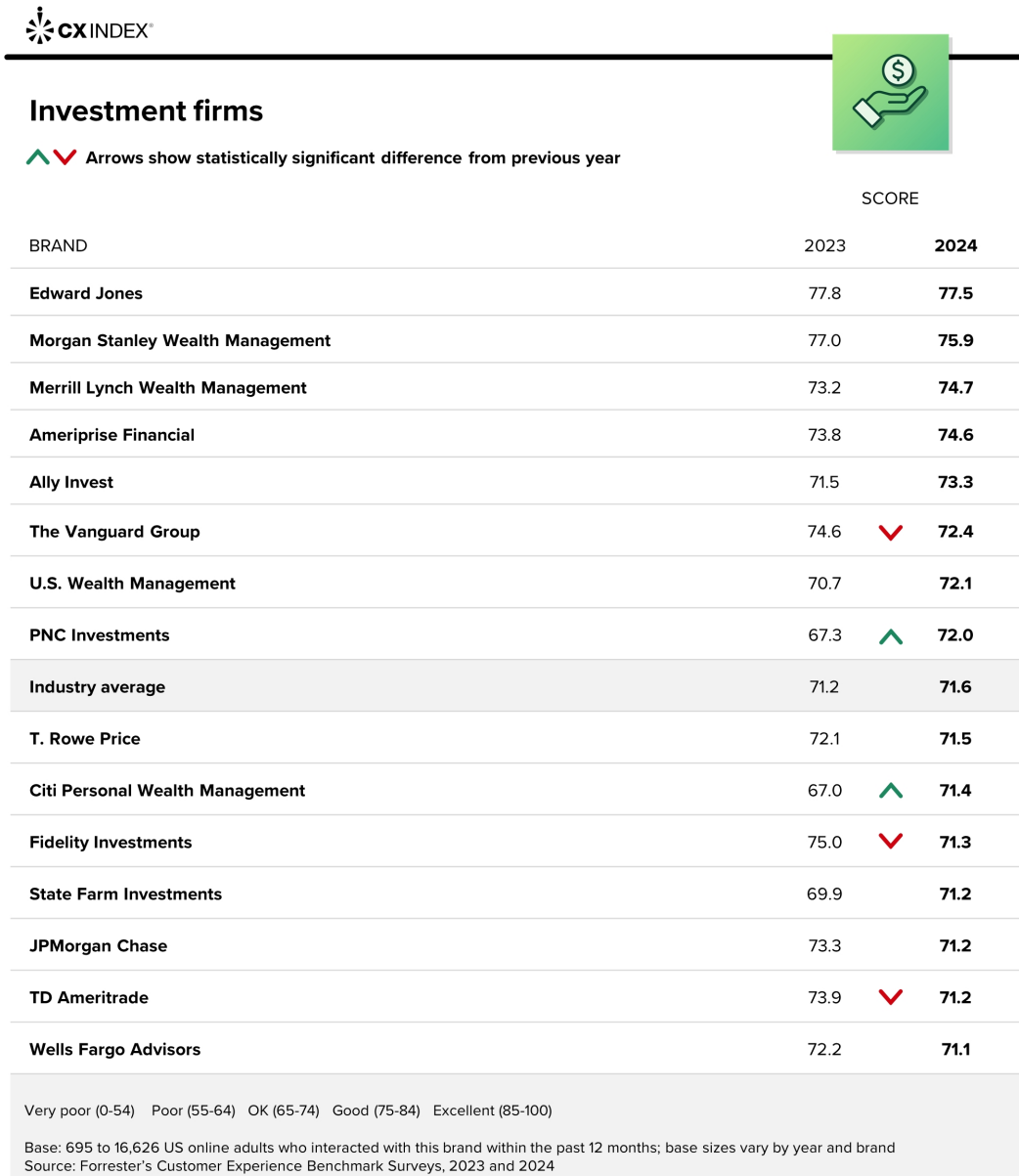
Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 688 to 11,198 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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**Figure 16**

**Forrester's US CX Index™, 2024: Rankings Of Investment Firms**



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## Investment firms

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE	
	2023	2024
<b>Charles Schwab</b>	75.1	▼ <b>70.8</b>
<b>Interactive Brokers</b>	63.5	▲ <b>69.9</b>
<b>Merrill Edge Self-Directed</b>	67.4	▲ <b>69.9</b>
<b>Firstrade</b>	64.6	▲ <b>69.5</b>
<b>E-TRADE</b>	71.0	▼ <b>68.6</b>
<b>Robinhood</b>	65.1	<b>64.6</b>

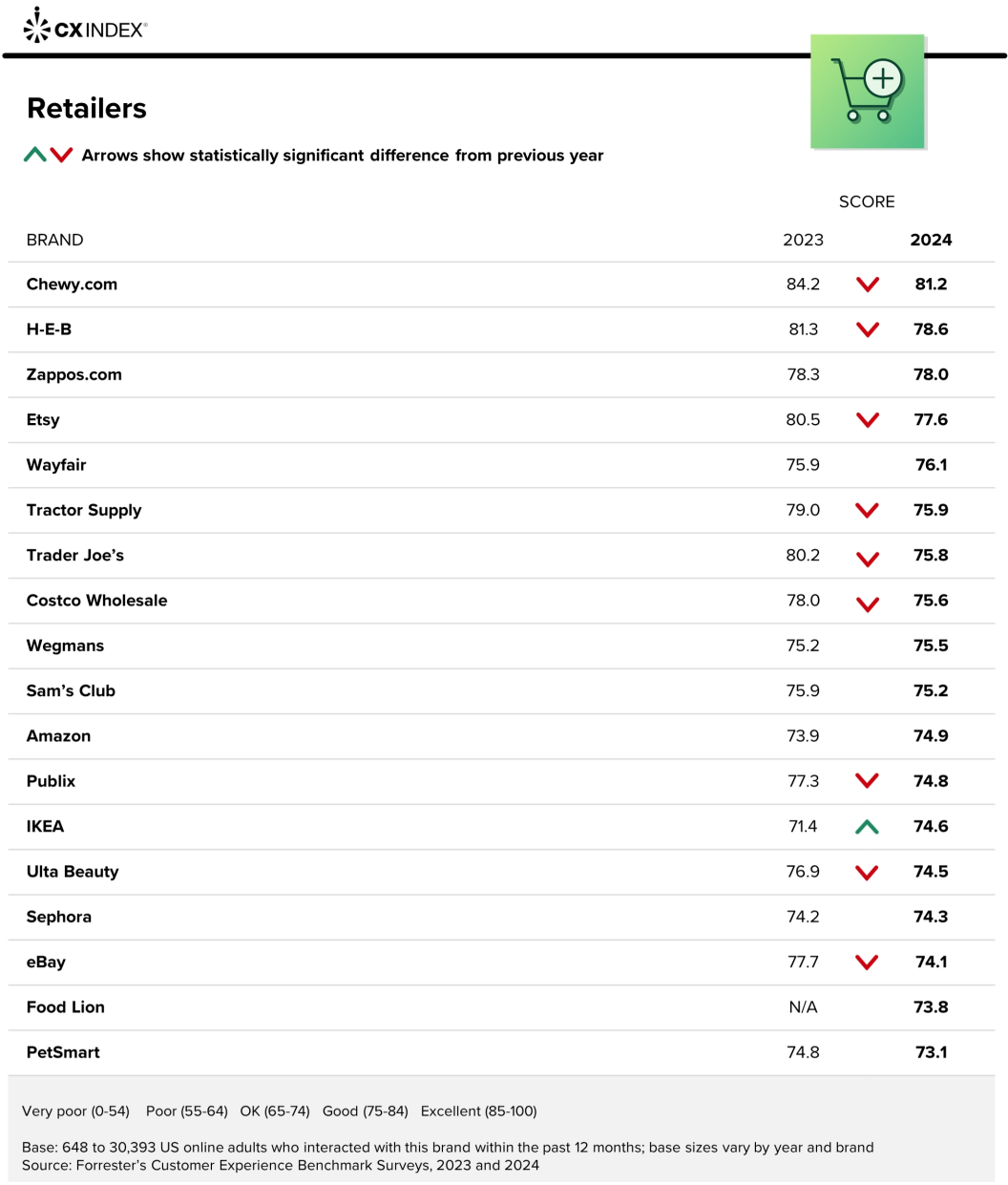
Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 695 to 16,626 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
 Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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**Figure 17**

**Forrester's US CX Index™, 2024: Rankings Of Retailers**



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## Retailers

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE	
	2023	2024
Petco	73.1	<b>73.0</b>
Best Buy	74.1	<b>72.7</b>
BJ's Wholesale Club	72.4	<b>72.6</b>
Macy's	72.9	<b>72.5</b>
Nordstrom	75.1	▼ <b>72.5</b>
Industry average	74.4	▼ <b>72.4</b>
Kroger	73.8	<b>72.3</b>
HSN	73.8	<b>72.0</b>
Lowe's	72.3	<b>71.6</b>
Five Below	74.2	▼ <b>71.2</b>
ALDI	74.1	▼ <b>70.9</b>
The Home Depot	74.1	▼ <b>70.4</b>
Kohl's	73.4	▼ <b>70.3</b>
Meijer	N/A	<b>70.3</b>
QVC	74.6	▼ <b>69.7</b>
Whole Foods Market	71.3	<b>69.7</b>

Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 648 to 30,393 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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## Retailers

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE	
	2023	2024
Dollar Tree	70.1	69.1
Walmart	69.0	69.1
CVS Pharmacy	73.3	▼ 69.0
Walgreens	72.1	▼ 68.9
Albertsons	69.1	68.0
Dollar General	66.5	67.1
Target	73.0	▼ 66.8
Rite Aid	72.1	▼ 66.3
Safeway	N/A	64.9

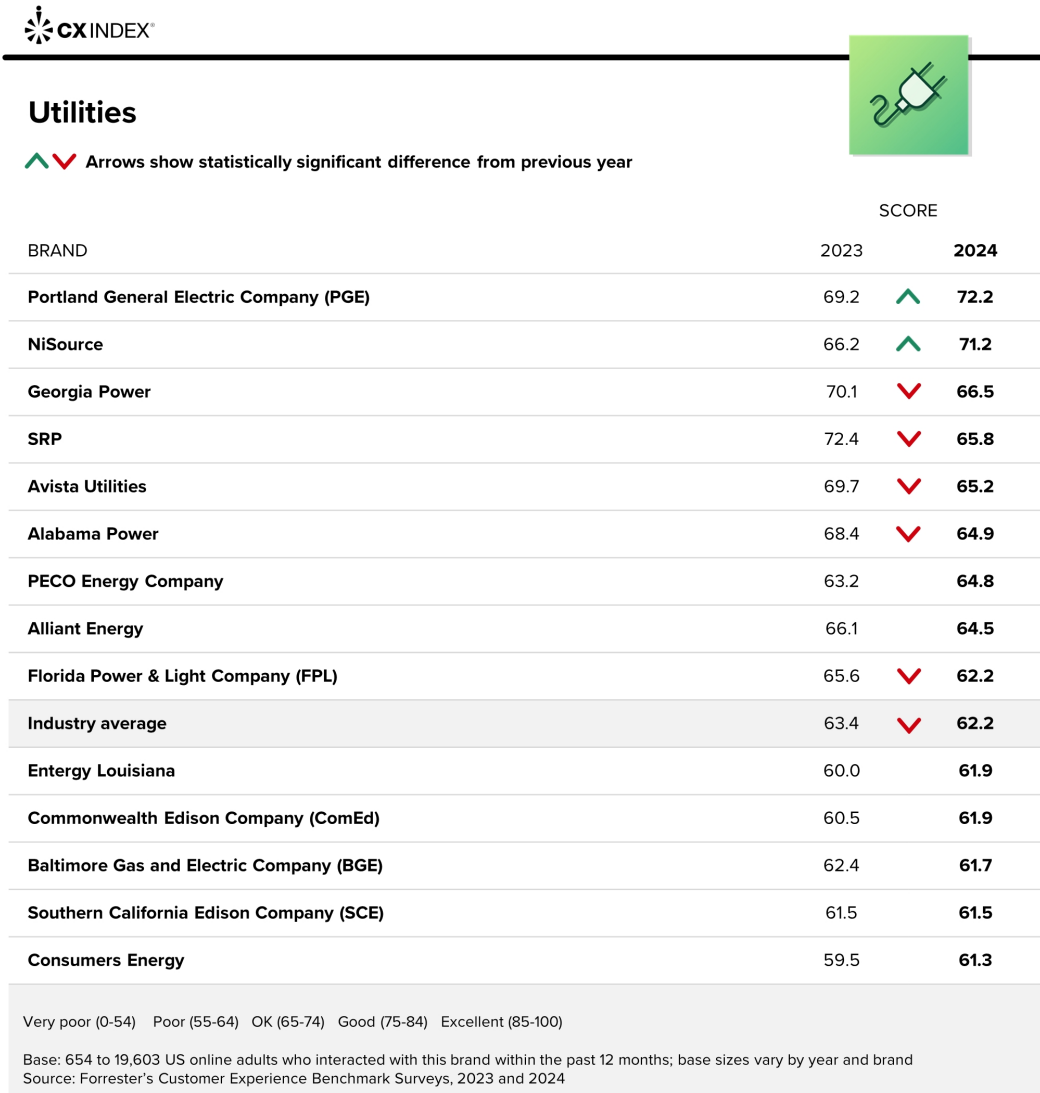
Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 648 to 30,393 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
 Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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**Figure 18**

**Forrester's US CX Index™, 2024: Rankings Of Utilities**



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## Utilities

▲ ▼ Arrows show statistically significant difference from previous year

BRAND	SCORE	
	2023	2024
Dominion Energy Virginia	61.1	<b>60.8</b>
DTE Energy	62.3	<b>60.7</b>
We Energies	63.9	▼ <b>60.7</b>
Xcel Energy — Minnesota	66.5	▼ <b>60.3</b>
Duke Energy Carolinas	63.8	▼ <b>59.9</b>
Con Edison	60.0	<b>59.3</b>
National Grid	60.7	<b>59.3</b>
PPL Electric Utilities	58.7	<b>58.9</b>
Xcel Energy — Colorado	58.5	<b>58.0</b>
Eversource	56.7	<b>55.8</b>
Pacific Gas and Electric Company (PG&E)	55.8	▼ <b>50.9</b>

Very poor (0-54) Poor (55-64) OK (65-74) Good (75-84) Excellent (85-100)

Base: 654 to 19,603 US online adults who interacted with this brand within the past 12 months; base sizes vary by year and brand  
Source: Forrester's Customer Experience Benchmark Surveys, 2023 and 2024

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# Supplemental Material

## Research Methodologies

[Forrester's Customer Experience Benchmark Survey, 2024](#)

[Forrester's Customer Experience Benchmark Survey, 2023](#)

The methodology for the Customer Experience Benchmark Survey has remained largely consistent from 2016 to 2024. If you have a question regarding the methodology of a previous year not linked above, please see [this frequently asked questions report](#) or contact your Data Partner for more information.



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