



2025

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.

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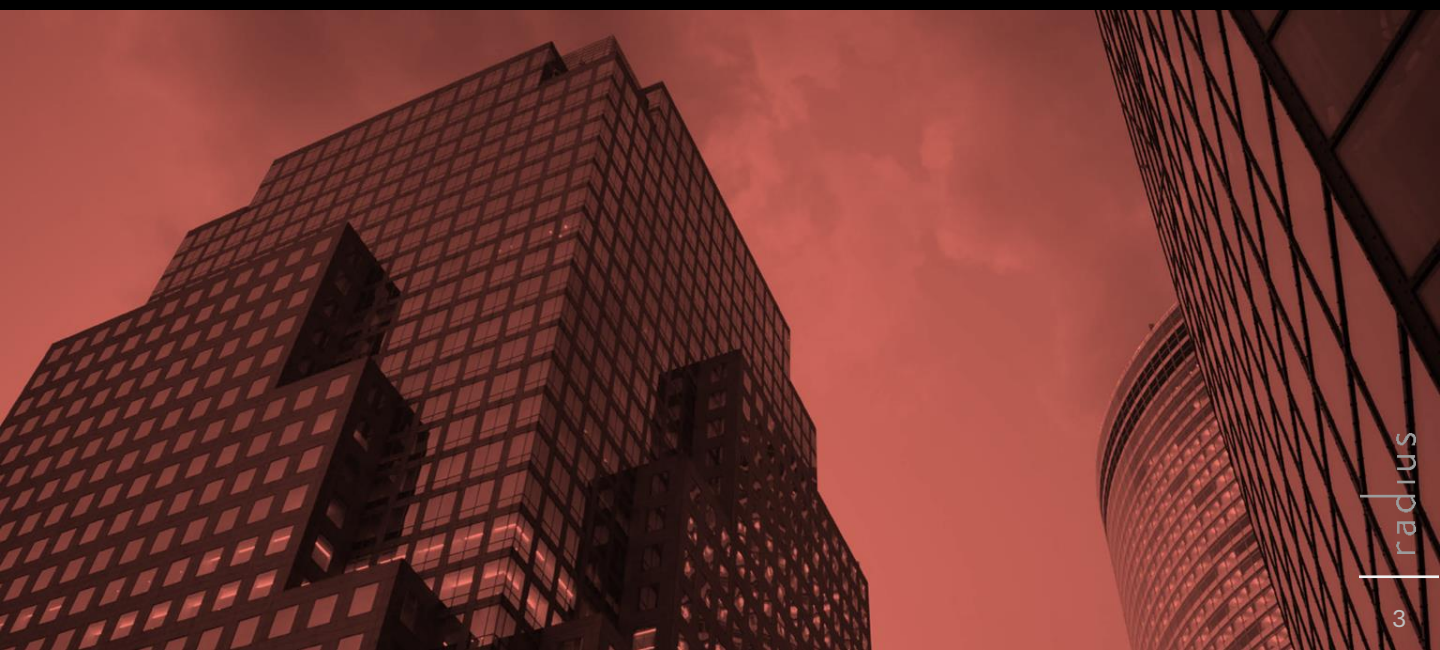
SECTOR BENCHMARKS

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



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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 164 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
IKEA	83.7	76.6	1	2	1	1
Apple	82.7	63.7	2	66	1	5
John Deere	82.4	76.5	3	3	1	1
Amazon	81.1	66.5	4	36	1	2
Microsoft	80.3	63.5	5	70	2	7
Honda	80.2	76.9	6	1	1	1
Toyota	79.8	74.5	7	6	2	2
Samsung	79.8	68.1	8	28	2/3	6/1
Saks Fifth Avenue	79.6	76.2	9	5	2	2
Victoria's Secret	79.4	67.8	10	29	3	8
Ameriprise Financial	79.3	76.4	11	4	1	1
General Motors	79.1	72.2	12	9	3	4
LG	78.9	72.8	13	8	3	2
Ford	78.6	73.9	14	7	4	3
Adobe	78.5	62.2	15	90	4	12
Apple Music	78.3	69.1	16	19	1	1
Costco	78.1	67.3	17	33	2	1
Chime	77.6	69.7	18	15	1	1
Canva	77.6	65.1	19	49	5	3
Ryobi	77.4	66.4	20	38	4	10
Vanguard	77.1	65.9	21	44	2	4
Intuit	77.0	60.2	22	117	6	17
TikTok	76.9	64.3	23	59	7	4
Nissan	76.7	71.3	24	11	5	5
Google/YouTube	76.4	63.6	25	68	8	6

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 65.4 and 60.0, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
JetBlue	75.7	67.3	31	34	1	1
Delta Airlines	68.3	65.6	100	46	2	2
Alaska Airlines	67.6	62.5	107	82	3	3
Southwest Airlines	67.1	56.7	109	150	4	6
United Airlines	63.9	60.3	139	116	5	4
Amtrak	63.5	59.2	142	127	6	5
American Airlines	61.8	56.0	155	153	7	7
Spirit Airlines	55.7	53.8	164	163	8	8

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 66.9 and 61.8, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
USAA	71.3	65.1	66	49	1	1
Allstate	68.0	64.4	102	57	2	2
Progressive Insurance	67.6	60.7	106	105	3	5
State Farm Insurance	66.9	59.2	112	128	4	7
Farmers Insurance	66.8	64.2	116	61	5	3
Liberty Mutual	64.9	61.0	132	103	6	4
Geico	63.3	59.4	143	126	7	6

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 73.5, respectively.

INDEX SCORES

Company
Honda
Toyota
General Motors
Ford
Nissan
Hyundai
Chrysler

Aii	Sii
80.2	76.9
79.8	74.5
79.1	72.2
78.6	73.9
76.7	71.3
74.3	70.3
73.6	69.2

OVERALL RANK

Aii	Sii
6	1
7	6
12	9
14	7
24	11
45	12
51	18

SECTOR RANK

Aii	Sii
1	1
2	2
3	4
4	3
5	5
6	6
7	7

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 68.1 and 61.0, respectively.

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Chime	77.6	69.7	18	15	1	1
Navy Federal Credit Union	74.6	68.5	42	21	2	2
PayPal/Venmo	72.5	59.7	61	124	3	14
USAA	71.3	65.1	66	49	4	4
Cash App/Square	71.2	66.5	68	37	5	3
Ally Financial	70.6	61.0	76	102	6	8
Visa	70.3	61.7	79	93	7	7
Capital One	68.8	60.1	93	119	8	11
American Express	68.0	60.1	103	120	9	12
Discover Card	67.0	58.9	110	131	10	16
Citizens Bank	67.0	63.3	111	76	11	5
PNC Bank	66.0	60.9	127	104	12	9
Bank of America	65.4	60.1	131	121	13	13
Chase Bank	64.8	59.0	134	130	14	15
TD Bank	63.7	62.2	140	87	15	6
Truist Financial	63.7	60.4	141	112	16	10
MasterCard	62.6	54.4	146	159	17	21
Wells Fargo	62.6	55.4	147	156	18	20
Fifth Third Bank	62.4	56.8	148	148	19	18
U.S. Bank	62.2	58.3	153	138	20	17
Citi/Citibank	59.8	56.0	159	154	21	19
Barclays	57.4	52.3	163	164	22	22

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 65.8 and 61.2, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Enterprise Rent-A-Car	68.0	63.5	104	71	1	1
Hertz	66.8	62.3	115	86	2	2
Avis Budget Group	61.9	57.0	154	147	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 76.8 and 68.4, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
John Deere	82.4	76.5	3	3	1	1
Samsung	79.8	68.1	8	28	2	6
LG	78.9	72.8	13	8	3	2
Ryobi	77.4	66.4	20	38	4	10
Stanley Black and Decker	76.1	67.5	26	32	5	8
Weber	75.8	68.2	29	26	6	4
Goodyear	75.6	69.5	32	16	7	3
Bridgestone Tire	74.9	68.2	38	27	8	5
Whirlpool Corporation	74.5	67.6	43	31	9	7
General Electric (GE)	74.4	67.2	44	35	10	9
Sherwin Williams	73.4	63.3	52	74	11	11

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 71.2 and 62.1, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Amazon	81.1	66.5	4	36	1	2
Costco	78.1	67.3	17	33	2	1
eBay	75.0	59.5	37	125	3	9
Nordstrom	73.8	64.3	49	58	4	4
Macy's	72.6	64.7	58	53	5	3
Walmart	71.2	63.4	69	72	6	5
Ross Stores Inc.	70.9	61.3	71	97	7	7
Kohl's	66.4	62.2	120	89	8	6
J.C. Penney	66.0	60.5	126	110	9	8
Target	65.8	58.5	128	136	10	10
Dollar Tree Inc.	64.0	56.2	137	151	11	12
Dollar General	62.3	57.8	150	142	12	11

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 65.9 and 62.4, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Kaiser Permanente	72.5	68.5	63	22	1	1
Humana	69.3	65.5	85	47	2	2
Anthem/Blue Cross and Blue Shield	68.5	64.6	97	54	3	3
Aetna	68.4	63.6	99	69	4	4
UnitedHealthcare	64.0	60.3	138	115	5	5
Cigna	61.6	58.4	156	137	6	6
Centene/Healthnet	58.2	58.2	162	140	7	7

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 68.4 and 61.3, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Airbnb	75.1	64.1	36	62	1	2
Hyatt	70.9	64.7	72	52	2	1
Hilton	70.8	62.2	75	88	3	4
Vrbo	70.3	60.6	78	107	4	6
Marriott	69.6	62.7	82	78	5	3
Best Western	66.1	61.4	124	96	6	5
Wyndham	64.8	60.2	133	118	7	7
IHG/InterContinental	64.5	58.2	136	139	8	9
Motel 6	62.9	59.8	145	122	9	8
Choice Hotels	59.6	55.2	160	157	10	10

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 66.2, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Ameriprise Financial	79.3	76.4	11	4	1	1
Vanguard	77.1	65.9	21	44	2	4
Morgan Stanley	74.1	67.8	47	30	3	3
J.P. Morgan	73.7	68.8	50	20	4	2
Fidelity	72.5	65.4	62	48	5	5
Charles Schwab	71.0	62.5	70	81	6	7
Merrill	68.7	63.6	94	67	7	6

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 72.4 and 69.2, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
SoFi	75.4	71.5	33	10	1	1
Rocket Mortgage/Quicken Loans	73.2	69.2	54	17	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 67.9 and 63.0, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
New York Life Insurance	69.1	65.1	90	51	1	1
Allstate	68.0	64.4	102	57	2	2
MetLife Inc.	67.2	64.0	108	63	3	4
State Farm Insurance	66.9	59.2	112	128	4	6
Farmers Insurance	66.8	64.2	116	61	5	3
Prudential Financial	66.2	60.5	122	111	6	5

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 71.6 and 65.4, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
IKEA	83.7	76.6	1	2	1	1
Saks Fifth Avenue	79.6	76.2	9	5	2	2
Victoria's Secret/Pink	79.4	67.8	10	29	3	8
TJX	76.0	69.7	27	14	4	4
Bath & Body Works	75.9	66.3	28	39	5	9
Williams-Sonoma	75.3	70.0	34	13	6	3
Best Buy	74.9	68.3	39	25	7	7
Dick's Sporting Goods	73.3	64.4	53	55	8	12
Abercrombie	73.0	68.4	55	24	9	6
Catalyst Brands	72.8	68.4	56	23	10	5
Gap Inc.	69.6	65.8	81	45	11	11
PetSmart	69.5	63.4	83	73	12	14
Old Navy	69.4	62.3	84	85	13	16
Office Depot/Office Max	69.2	64.2	88	60	14	13
Petco	69.1	66.1	89	42	15	10
The Home Depot	68.6	62.5	95	80	16	15
Lowe's Home Improvement	65.5	61.9	130	92	17	17
Staples, Inc.	62.2	54.0	152	162	18	18

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 Streaming Services are 70.9 and 61.1, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple Music	78.3	69.1	16	19	1	1
Netflix	75.8	63.7	30	65	2	5
YouTube Music	75.3	66.1	35	40	3	2
ESPN+	74.8	63.9	40	64	4	4
Spotify	74.8	61.5	41	95	5	7
YouTube TV	73.9	66.1	48	40	6	2
Disney+	72.7	62.2	57	90	7	6
Amazon Prime Video	70.4	60.3	77	113	8	10
Apple TV+	69.2	61.2	87	98	9	8
Max/HBO Max	69.1	58.9	91	133	10	12
Amazon Music	68.5	61.2	98	99	11	9
Hulu	67.8	57.7	105	143	12	13
SiriusXM Radio/Pandora	66.8	55.1	114	158	13	15
Peacock	66.1	60.3	123	114	14	11
Paramount	62.3	56.7	149	149	15	14

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 73.0 and 61.6, respectively.

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
Apple	82.7	63.7	2	66	1	5
Microsoft	80.3	63.5	5	70	2	7
Samsung	79.8	68.1	8	28	3	1
Adobe	78.5	62.2	15	90	4	12
Canva	77.6	65.1	19	49	5	3
Intuit	77.0	60.2	22	117	6	17
TikTok	76.9	64.3	23	59	7	4
Google/YouTube	76.4	63.6	25	68	8	6
Booking.com	72.6	66.0	59	43	9	2
Canon	72.5	62.3	60	84	10	11
HP	72.0	61.1	64	100	11	13
Dell	71.2	59.8	67	123	12	18
LinkedIn	70.9	60.6	73	108	13	15
Zoom	70.9	60.5	73	109	13	16
Expedia Inc.	69.7	63.3	80	75	15	8
Uber	69.0	62.3	92	83	16	10
Facebook/Instagram/WhatsApp	68.2	57.7	101	144	17	20
Lyft	66.9	62.6	112	79	18	9
Grubhub	66.5	60.7	119	106	19	14
Lenovo	66.3	57.5	121	145	20	21
Priceline	65.8	58.8	129	134	21	19
DoorDash	64.8	56.1	135	152	22	22
Twitter/X	63.2	54.1	144	160	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 67.6 and 59.9, respectively.**

Company	INDEX SCORES		OVERALL RANK		SECTOR RANK	
	Aii	Sii	Aii	Sii	Aii	Sii
T-Mobile	74.2	64.4	46	56	1	1
DIRECTV	71.7	61.5	65	94	2	3
AT&T	69.2	62.9	86	77	3	2
Verizon/Fios	68.5	57.9	96	141	4	8
TracFone	66.7	59.0	117	129	5	5
DISH Network	66.5	61.1	118	101	6	4
Comcast/Xfinity	66.1	58.9	125	132	7	6
CenturyLink	62.2	57.0	151	146	8	9
Cox Communications	61.2	58.5	157	135	9	7
Spectrum	60.6	54.0	158	161	10	11
Altice/Optimum/SuddenLink	59.4	55.7	161	155	11	10

A black and white photograph of three people in a meeting. A woman on the left is holding up a card. A woman in the center is smiling. A man on the right is looking towards the center. The background is dark with some papers pinned to a wall.

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Aii AMERICAN
INNOVATION
INDEX®

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