Moving forward together

Performance scorecards

9th January 2020

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Understanding performance in essential service sectors

Understanding and monitoring the performance of the sectors we regulate is an important tool for improving consumer outcomes.

This document provides insight into how effectively companies in water, energy, telecoms and essential financial services are delivering for their consumers. Working with **Ofgem, Ofcom, Ofwat, the Consumer Council for Water** and the **FCA**, the UK Regulators Network (UKRN) have brought together key consumer metrics covering service quality, price differentials and satisfaction levels.

These metrics draw on the extensive research and data collected within each of these sectors, providing a high level view as well as a signposting users to those more detailed metrics. **More information from each of the regulators and CC Water on the metrics that they collect in their sector can be found by clicking on their logos below.**

We intend that these performance scorecards will:

- Help regulators and regulated companies determine where to focus action;
- Increase the incentives for suppliers to improve performance
- Provide regulators and policymakers with indicators that will help identify and address any common challenges across sectors

Working together

Collaboration has been at the heart of this project, with regulators and UKRN working together to build a picture of the consumer experience across the sectors they regulate.

Collaboration will continue to play an important role in understanding the performance of and consumer experience in our sectors.

Consumer Minister, Kelly Tolhurst, said "Performance scorecards will be a welcome step for customers: providing them with trusted, impartial information to compare how well companies deliver for their customers. This will help people make an informed judgement about who should provide them their water, telecoms, energy, and essential financial services, but it will also incentivise companies to improve their performance to attract customers and beat their competition. I will continue to work with the UK Regulators Network and regulators to expand the information available in the scorecards."

Jonathan Oxley, CEO of **UKRN**, said "Understanding the experience of consumers across our sectors is a vital part of improving consumer outcomes. I am delighted at the ways in which our members have worked together, building on their extensive sectoral knowledge to create shared insight. I hope this project helps consumer groups and other interested parties recognise where consumer needs can be best served."

Working together

Dr Mike Keil, Head of Policy and Research at the **Consumer Council for Water**, said: “Bringing together the wealth of information we share on consumers’ experiences is an invaluable tool in helping us turn up the heat on utility providers that are falling short of their customers’ expectations. Our hope is that this project will also act as a catalyst for even closer collaboration between regulators and consumer groups.”

John Russell, Senior Director of Strategy and Planning from **Ofwat**, said “I welcome the publication of the first iteration of the UKRN performance scorecards. Turning data into actionable insights is one of the key themes of Ofwat’s new strategy, and I am confident that bringing together these metrics into one place will make it easier for stakeholders and the public to understand how well regulated businesses across our sectors are performing”.

Mary Starks, Director of Consumers and Markets at **Ofgem**, said: “We are committed to improving transparency in the energy sector to enable consumers to make informed decisions and support measures to do this across all regulated utilities and services. The UKRN’s scorecard is a welcome development towards this objective and will help ensure companies across all sectors look to improve the service they give to consumers.”

Lindsey Fussell, Consumer Group Director from **Ofcom**, said “When you’re shopping around for a phone or broadband provider, there are lots of different things to think about – from price to the quality of service you’re likely to get. These scorecards help people to easily compare how different providers perform, so they can choose the right service for them.”

Chris Woolard, Executive Director of Strategy and Competition from **FCA**, said “The UKRN scorecard is an important step forward in bringing key information for consumers together in one place. Working together the regulators have created an accessible resource which will help consumers when they are making important decisions about providers of vital services.”

Performance across our sectors

Within the performance scorecards we have included a range of metrics we believe will be of interest and that will help to identify where consumers are being well-served and where performance need to improve.

We have summarised some of the key takeaways here around **satisfaction**, **service quality**, **value for money** and **complaints**. However, it is important to note that the metrics all use different methodology and cannot therefore be directly compared across sectors. These slides also include other metrics that may help stakeholders, including **net promoter score (NPS)** and **price differentials** in the energy sector.

Satisfaction/service quality

The **level of customer satisfaction** is generally high, there are gaps in all sectors between the stronger performers and those in need of further improvement. For example, **customer satisfaction levels in telecoms** vary from **96%** for the top performing provider in the mobile sector, to a **79%** satisfaction level for the lowest performer, a broadband provider. In **energy**, **customer satisfaction levels** with suppliers range between **73-78%,** with an average score of **74%**.

When looking at **Overall Service Quality** in water and sewerage, an average of **40%** of customers say they would be **very likely to recommend** their supplier (represented by a score of 9 or 10 on a 1-10 scale). When we look at the top performing company in this sector this increases to **58%** of customers.

Performance across our sectors

For personal current accounts, survey results published in August 2019 show that that the proportion of customers who are either very or extremely likely to recommend their personal current account provider to friends and family varies considerably, from **82%** for the highest performing provider to **46%** for the lowest.

Net Promoter Score

We have also included the NPS scores in the **water**, **energy** and **telecom** sectors. NPS is calculated as the proportion of consumers who are promoters of their supplier/provider minus those who are detractors. Consumers are asked: On a scale of 0 to 10, how likely are you to recommended your supplier/provider to a friend, family member or colleague? Responses are grouped as follows: **Promoters** (score 9-10); **Passives** (score 7-8); **Detractors** (score 0-6). The score can range from a low of **-100** (if every customer is a Detractor) to a high of **100** (if every customer is a Promoter). Based on the global NPS standards, any score above 0 is considered "good", a score of 50 and above is considered "excellent".

In **Water 18** of the **21** companies (**86%**) received a positive NPS score, with scores ranging from an **NPS of -10** to **44** (**17 average NPS**). In **Energy** the larger and medium size suppliers (accounting for 92% of the market), range between an **NPS of -15** to **17** (-6 average NPS). In **Telecoms**, of the suppliers listed the range in **NPS is -7** to **53**. The supplier with an NPS of **53** in **Telecoms** is the highest NPS seen across the 3 sectors.

Sector	Water	Energy *(Large/Medium/Small)*	Telecoms *Landline*	Telecoms *Broadband*	Telecoms *Mobile*
Average NPS score	**17**	**-6**	**16**	**12**	**30**

Performance across our sectors

Value for money

The scorecards also capture some metrics on perceptions of **value for money**. These include perceptions of the value for money among **mobile** customers, where between **82% and 97%** of customers are satisfied with the value for money they receive from their supplier. For **water**, the range is between **56%** and **85%** of customers who believe they get good value for money, and for **sewerage** it is between **57%** and **84%.**

Complaints

Complaints are not comparable across sectors because of the different ways complaints processes are structured and information is collected and reported to the regulators.

In energy, the complaints are reported by suppliers for large and medium size (per 100,000 accounts) and smaller suppliers (per 10,000 accounts). The number of complaints varies between **2.287%** to **0.105%** for **large and medium suppliers** to **13.38%** to **0.005% for the smaller suppliers.**

In water, written complaints are reported per 10,000 properties and the average percentage of complaints is less than **1% (0.22%)** across the 21 water companies in the scorecard, with the highest figure being **0.46%**.

In telecoms the complaints figure is reported directly to the regulator and is recorded per 100,000 subscribers, the figures across mobile, landline and broadband are also all below 1%, with the highest figure being **0.1%**.

In banking, firms report to the regulator complaints opened per 1000 accounts. In the latest figures reported, the highest complaints recorded the total was **0.85%**.

Cross-sector metrics - UKCSI

In addition to the detailed metrics from each individual sector, we have also included the sector scores from the UKCSI survey published by The Institute of Customer Service.

UKCSI is a national benchmark of customer satisfaction. It is published twice a year and has run since 2008. **The results shown below are from the July 2019 survey**. The sector scores provide a high level view of how each sector performs based on five dimensions: **experiences with the organisations**; **complaint handling**; and perceptions of an organisation's **customer ethos**, **emotional connection** and **ethical behaviour.**

UKCSI scores are expressed as an index score out of 100. UKCSI covers 13 sectors and is based on 45,000 responses. **242 named organisations receive a UKCSI rating**. More details about how the survey works and further information about The Institute of Customer Service, including how they work with companies to improve the consumer experience, can be found here.

Sector	UKCSI score	Experience	Complaint handling	Customer Ethos	Emotional Connection	Ethics
UKCSI (13 sectors) average	**77.1**	**78.3**	**59.2**	**76.6**	**76.1**	**75.0**
Banks & Building Societies	79.7	81.2	61.6	78.7	78.4	76.9
Telecoms & Media	74.7	76.0	58.3	74.0	72.7	72.1
Energy	71.3	72.9	55.0	70.3	68.5	68.2
Water	73.4	74.8	64.6	72.6	71.8	71.0

Performance scorecard

Telecoms

Mobile providers

	Overall average	BT	EE	giffgaff	O2	Tesco mobile	3	Virgin media	vodafone
Satisfaction[1]	93%	N/A	93%	96%	92%	▼90%	92%	91%	93%
NPS[1]	30	N/A	29	53	28	44	22	37	26
Complaints to Ofcom per 100k subscribers[2]	17	29	10	N/A	12	3	14	41	32
Satisfaction with value for money[3]	87%	N/A	85%	97%	85%	92%	88%	N/A	82%

▲▼ *significantly higher or lower than* ***previous year*** *at the 99% confidence level for market research results*

X% (green) *significantly* ***higher or lower*** *than the overall sector* ***average*** *at the 95% confidence level for market research results*

X% (red) *significantly* ***higher or lower*** *than the overall sector* ***average*** *at the 95% confidence level for market research results*

1. Source: Ofcom Customer Satisfaction Tracker 2019. (see notes A/B/F/G/H/I in Annex 1 for more details). Fieldwork: 3 January – 6 February 2019. Notes; the overall average relates only to the providers included in the analysis (inclusion criteria: providers with a 4% or more market share). No data for BT Mobile due to it not meeting the inclusion criteria for this study.
2. Source: Ofcom CCT data. Notes: All figures are rounded to the nearest whole number; the overall average relates only to the providers included in the analysis. Annualised for 2018. Visit Ofcom's website to see the latest quarterly telecoms complaints data.
3. Source: Ofcom Customer Satisfaction Tracker 2019. (see note A in Annex 1 for more details). Fieldwork: 3 January – 6 February 2019. Notes; the industry average relates only to the providers included in the analysis. Satisfaction with value for money data only asked among those with a standalone service, so does not include those who purchase their mobile service as part of a bundle. No data for satisfaction with value for money for Virgin Mobile due to insufficient base size.

Broadband providers

	Overall average	BT	EE	KCOM	plusnet	Post Office	sky	TalkTalk	Virgin media
Satisfaction[1]	83%	80%	87%	N/A	86%	N/A	83%	79%	85%
NPS[1]	12	5	9	N/A	25	N/A	13	-7	19
Complaints to Ofcom per 100k subscribers[2]	58	79	36	N/A	101	N/A	20	96	51

Landline providers

	Overall average	BT	EE	KCOM	plusnet	Post Office	sky	TalkTalk	Virgin media
Satisfaction[1]	86%	88%	90%	N/A	89%	N/A	86%	81%	83%
NPS[1]	16	17	9	N/A	19	N/A	17	4	18
Complaints to Ofcom per 100k subscribers[2]	43	48	23	N/A	76	44	18	70	45

▲▼ *significantly higher or lower than **previous year** at the 99% confidence level for market research results*

X% (green) *significantly **higher or lower** than the overall sector **average** at the 95% confidence level for market research results*

X% (red) *significantly **higher or lower** than the overall sector **average** at the 95% confidence level for market research results*

Ofcom monitors and reports separately on the extent to which broadband providers differentiate their prices for different groups of customers. The latest broadband pricing data we have can be found at: Pricing trends in communication services: 2019 and Helping consumers get better deals: A review of pricing practices in fixed broadband.

1. Source: Ofcom Customer Satisfaction Tracker 2019. (see notes A/B/F/G/H/I in Annex 1 for more details). Fieldwork: 3 January – 6 February 2019. Note; the overall average relates only to the providers included in the analysis (inclusion criteria: providers with a 4% more market share). No data for KCOM or Post Office due to not meeting the inclusion criteria for this study.
2. Source: Ofcom CCT data. Notes: All figures are rounded to the nearest whole number; the overall average relates only to the providers included in the analysis. Annualised for 2018. Visit Ofcom's website to see the latest quarterly telecoms complaints data. Note: Satisfaction with value for money data is not available for landline and broadband because the question was only asked among those with a standalone service.

Performance scorecard

Energy

Customer satisfaction and likelihood to recommend

	Overall Average (Great Britain)	Six largest suppliers	Medium suppliers	Small suppliers
Customer satisfaction[1] % who are satisfied with their supplier	74%	73%	78%	72%
Likelihood to recommend and Net Promoter Score[2] % who are Promoters % who are Passive % who are Detractors	 28% 38% 34%	 22% 40% 38%	 40% 37% 23%	 29% 36% 35%
Net Promoter Score (Promoters minus Detractors)	-6	-15	17	-6

1. **% satisfied with their supplier overall** is the proportion of domestic energy consumers who are *satisfied* or *very satisfied* with their energy supplier overall. This data comes from the quarterly 'Consumer Perceptions of the Energy Market Survey' commissioned by Ofgem in conjunction with Citizens Advice. Data was collected in Q3 2019. The report detailing the survey method and sample sizes can be located by following the link above.
2. **2. Net Promoter Score** is calculated as the proportion of domestic energy consumers who are promoters of their energy supplier minus those who are detractors. Consumers are asked: On a scale of 0 to 10, how likely are you to recommended your energy company to a friend of colleague? Responses are grouped as follows: Promoters (score 9-10); Passives (score 7-8); Detractors (score 0-6). Data comes from Ofgem's annual Consumer Engagement Survey and was collected in Q3 2019. The report detailing the survey method and sample sizes can be located by following the link above..
3. **How are suppliers grouped?**

There are around 60 licensed suppliers that are active in the retail energy market. We group them as follows:

- **Six largest suppliers**: British Gas, E.ON, EDF Energy, npower, Scottish Power, SSE
- **Medium suppliers**: Avro Energy, Bulb, Co-operative Energy, Octopus Energy, OVO Energy, Shell Energy, Utility Warehouse, Utilita
- **Small suppliers**: all other suppliers

As of July 2019, the large six suppliers together accounted for around 72% of the market, the medium suppliers together accounted for 21% of the market and small suppliers accounted for 8% of the electricity market. You can access supplier market share data on the Ofgem data portal

Energy prices *Q3 2019*

For a typical dual fuel customer paying by direct debit.

The relevant default tariff cap during this period was £ 1254. Visit Ofgem's website to learn more about the default tariff price cap.
The cheapest in market was £855

Energy provider	British Gas	E.ON	EDF	npower	Scottish Power	SSE
Average annual Standard Variable Tariff [3]	£1254	£1254	£1254	£1254	£1254	£1253
Average annual Cheapest Tariff [4]	£1198	£1008	£955	£977	£1010	£1093

Energy provider	Avro Energy	Bulb	Co-operative Energy	Octopus Energy	Ovo Energy	Shell Energy	Utility Warehouse
Average annual Standard Variable Tariff [3]	£1057	£1000	£1253	£1029	£1249	£1254	£1224
Average annual Cheapest Tariff [4]	£891	£1000	£1003	£987	£1099	£1065	£1023

3. A **Standard Variable Tariff** (SVT) is a supply contract with an indefinite length that does not have a fixed-term applying to the terms and conditions. It's an energy supplier's basic offer. If a customer does not choose a specific energy plan, for example after their fixed tariff ends, they are moved to an SVT until they choose a new one. A customer can also make an active choice to select an SVT.
Tariffs are calculated for a typical dual fuel customer paying by direct debit. This is a customer who takes gas and electricity from the same supplier and consumes 12,000kWh/year for gas and 3,100kWh/year for electricity.

4. Ofgem uses weekly prices across the relevant quarter to calculate the **average SVT** price and the **average cheapest tariff** price for each supplier, as well as the average market cheapest tariff price. When calculating the cheapest tariff at both individual supplier and market level, Ofgem excludes tariffs restricted to certain regions. This is to give a representative picture of tariffs generally available to all customers across Great Britain. When calculating the cheapest tariff at individual supplier level, only tariffs available to existing customers (also known as 'retention' tariffs) are included. Tariffs only available to new customers (also known as 'acquisition' tariffs) are excluded.

This information is available and regularly updated on Ofgem's data portal.

Customer complaints *Q3 2019*

Large and medium suppliers

Energy provider	British Gas	E.ON	EDF	npower	Scottish Power	SSE
Number of complaints received per **100K** gas and electricity accounts	1228	2711	2287	2160	1894	2470

Energy provider	Avro Energy	Bulb	Co-operative Energy	Octopus Energy	Ovo Energy	Shell Energy	Utilita	Utility Warehouse
Number of complaints received per **100K** gas and electricity accounts	105	383	1086	266	1467	1871	576	1179

Complaints data refers to complaints directly received by suppliers. This information is available and regularly updated on Ofgem's data portal.

Customer complaints *Q3 2019*

Selection of small suppliers

Energy provider	Better Energy	Bristol Energy	Daligas	E	Entice Energy	Enstroga	
Number of complaints received per **10K** gas and electricity accounts	10	192	39	64	272	201	
Energy provider	ESB Energy	Ecotricity	Engie	Foxglove	Flow Energy	Green Star Energy	Good Energy
Number of complaints received per **10K** gas and electricity accounts	37	79	118	64	749	495	80

Energy provider	GnERGY	Green Energy UK	Gulf Gas & Power	iSupply	Nabuh Energy	Orbit Energy	PFP
Number of complaints received per **10K** gas and electricity accounts	11	6	66	73	1338	45	171
Energy provider	Robin Hood	So Energy	Together Energy	Tonik	Utility Point	Zog Energy	Zebra Power
Number of complaints received per **10K** gas and electricity accounts	119	10	396	62	19	6	5

* Note as many small suppliers have fewer than 100,000 (one hundred thousand) customers, complaints data is reported as number of complaints per 10,000 (ten thousand) customers.
Complaints data refers to complaints directly received by suppliers. This information is available and regularly updated on Ofgem's data portal.

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Performance scorecard

Water and sewage

Likelihood to Recommend

Customers were asked how likely they would be to recommend their water company? (0-10 scale)

Percentage who scored their provider with 9 or 10 rating' shown

Latest Results - July 2019

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Likelihood to Recommend	32%	40%	45%	43%	47%	55%	47%

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Likelihood to Recommend	45%	58%	53%	47%	39%	34%	36%

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Likelihood to Recommend	29%	28%	34%	39%	37%	38%	53%

Satisfaction: Water (W) & Sewerage (S)

Customers were asked 'when thinking about satisfaction with water services and satisfaction with sewerage services, how satisfied or dissatisfied are with your service?' (0-5 scale) -Percentage who scored their provider with a 4 or 5rating' shown

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
*Satisfaction with Service: **Water***	86%	88%	95%	97%	96%	94%	91%
*Satisfaction with Service: **Sewage***	87%	81%	91%	91%	88%	90%	86%

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
*Satisfaction with Service: **Water***	93%	96%	92%	91%	91%	93%	93%
*Satisfaction with Service: **Sewage***	90%	93%	90%	80%	88%	82%	87%

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
*Satisfaction with Service: **Water***	90%	88%	91%	83%	90%	91%	95%
*Satisfaction with Service: **Sewage***	77%	86%	78%	76%	87%	87%	88%

Net Promoter Score (NPS)

Respondents are grouped as follows:-Promoters (score 9-10) are loyal enthusiasts. -Passives (score 7-8) are satisfied but unenthusiastic customers. -Detractors (score 0-6) are unhappy customers

Latest Results - July 2019

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Net Promoter Score	0	18	27	24	29	44	25

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Net Promoter Score	25	37	38	24	20	3	13

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Net Promoter Score	-10	-7	10	6	16	18	38

The NPS is calculated by subtracting the % of Detractors from the % of Promoters

Value For Money (VFM): Water (W) & Sewerage (S)

Customers were asked 'when thinking about value for money, how satisfied or dissatisfied are you with the VFM of your service?' (0-5 scale) - Percentage who scored their provider with a 4 or 5 rating' shown

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
*Value For Money: **Water***	65%	72%	85%	75%	68%	82%	71%
*Value For Money: **Sewage***	71%	74%	84%	76%	68%	83%	66%

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
*Value For Money: **Water***	76%	84%	75%	77%	78%	69%	72%
*Value For Money: **Sewage***	76%	82%	78%	69%	79%	73%	76%

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
*Value For Money: **Water***	56%	62%	67%	65%	71%	75%	77%
*Value For Money: **Sewage***	57%	63%	64%	70%	80%	79%	79%

Complaints – Written, per 10,000 Properties

Latest Results - September 2019

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Complaints – Written per 10,000 Properties	14.9	21.8	10.7	26.2	15.4	18.6	36.2

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Complaints – Written per 10,000 Properties	46.6	20.8	34.1	10.3	26.9	18.9	9

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Complaints – Written per 10,000 Properties	23	22.8	11.9	37.1	21.7	15.3	15.8

Severn Trent acquired Dee Valley in July 2018, changing the name to **Hafren Dyfrdwy**. This resulted in a change to both Severn Trent's and Hafren Dyfrdwy's regions and changed the connected property numbers, therefore the previous year's comparisons should be treated with caution

Performance scorecard

Personal Current Accounts

Current Account Service Quality

Based on the 16 largest personal current account providers in Great Britain

Overall Service Quality

Customers were asked how likely they would be to recommend their personal current account provider to friends and family[1].

Latest results published in August 2019

Bank/Building Society	Bank of Scotland	Barclays	Clydesdale Bank	first direct	Halifax	HSBC UK	Lloyds	Metro Bank
Overall Service Quality	59%	66%	56%	82%	58%	62%	64%	82%

Bank/Building Society	Nationwide	NatWest	Royal Bank of Scotland	Santander	Tesco Bank	The Co-operative Bank	TSB	Yorkshire Bank
Overall Service Quality	74%	61%	46%	61%	55%	55%	56%	59%

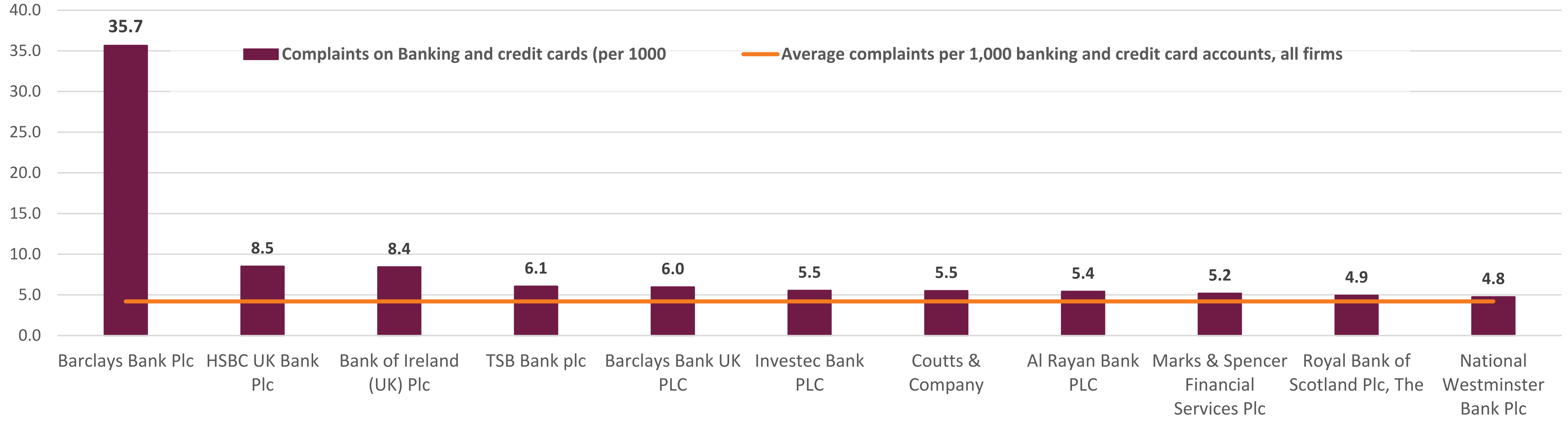
These results show the proportion of customers of each provider who said they were '**extremely likely**' or '**very likely**' to recommend each service[1]
Access to the full Ipsos Mori Banking metrics surveys published every six months is available here

Current Account Service Quality

Based on the 10 firms offering personal current accounts with most complaints in H1 2019*

Firms offering personal current accounts with most Banking and credit card complaints *(per 1,000 complaints) H1 2019*

*The data we collect includes complaints on credit cards, current accounts, packaged accounts, savings, unregulated loans and overdrafts and other banking. For the purpose of accurately displaying data more specific to personal current accounts, firms who do not offer personal current accounts have been excluded.



*Barclays Bank PLC only offers PCAs to high net worth individuals as part of a private banking service, therefore the complaints (as with the other firms) may be from credit cards, packaged accounts, savings, unregulated loans and overdrafts and other banking. Barclays Bank UK PLC is the ringfenced entity in the Barclays group that offers mainstream consumer PCAs, and therefore is the best for comparison when looking at PCA complaints.

A link to the latest FCA complaints data published on 17th October can be found here

The figures are complaint numbers **opened** during the period January 1st 2019 - June 30th 2019 (H1)