



Mozo People's Choice Awards 2020

Methodology Report
May 2020

Mozo People's Choice Awards 2020

The Mozo People's Choice Awards are announced annually to recognise companies with the highest customer satisfaction levels, best service, and a range of other qualities.

The award winners are determined solely by the votes of customers. Mozo makes no assessment of the value or performance of products or providers. This report lists all the winners for 2020, and explains the methodology in detail.

How do we collect customer votes?

Mozo commissioned IPSOS, a globally recognised leader in survey management, to conduct a survey to measure people's attitudes and opinions towards their current providers of a range of services.

A total of 3,690 individuals were surveyed in March 2020. Respondents were asked a series of questions about their satisfaction and experiences in the following areas:

Banking	Car Insurance
Home Insurance	
Electricity	NBN
Mobile Phone Plans	Buy Now Pay Later
Supermarkets	Online Supermarkets
Online Wine & Alcohol	Online Pet Supplies

In each area, people were asked to nominate the companies they use, and then to rank them out of 10 in a range of factors including overall customer satisfaction, service and whether they'd recommend them to others, and depending on the industry they were also asked to rate on things like product range, delivery service, friendliness and trust.

Mozo People's Choice Awards 2020 Winners

Banking

Outstanding Customer Satisfaction

Customer satisfaction means different things to different people, but if you've got it, it's priceless. We asked our survey respondents to rate the "Overall Satisfaction with your experience with this bank" to see who's got it. The winners are....



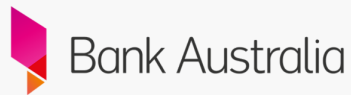
Excellent Customer Service

Finding those organisations that deliver great customer service can be a matter of trial and error, but not any more! We asked customers to rate their "Customer service via phone, by email, online or face to face" and the winners are below.



Highly Trusted

We asked customers to rate the "Trustworthiness of banks to treat you fairly and follow through on promises". The banks that are most trusted are....



Mobile Banking Experience

We are increasingly using our mobile phones as the main source of interaction with many of the services we use, and banking is no different. Banking apps can be both complex or simple, as long as they deliver what we need in an accessible format. We asked people to rate their bank's mobile app if they had been using it. The apps that were voted the best are....



Customer Satisfaction - Bank Accounts

For many people their day to day bank account is their main point of contact with their bank, and how they feel about that can determine how they feel about their bank, overall. The banks with the best ranked transaction accounts are....



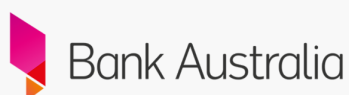
Customer Satisfaction - Credit Cards

Credit cards are incredibly useful tools that can help us manage our finances. But, they can also be a bit complicated; with fees, interest rates and possibly rewards values to consider. To find the providers that offer the best overall credit card experience, we asked people to rate the "Overall satisfaction with your credit card". The winners are....



Most Recommended

Do you like your bank enough to recommend them to friends or family? We asked people "Based on your experience with your bank, how likely would you be to recommend them to a friend or colleague?" to find out which were most likely to get a valued recommendation and they said....



Home Insurance

Outstanding Customer Satisfaction

This award shows which insurers go above and beyond customer expectations, earning the highest ratings from Australian policy holders. We asked people to rate "Overall satisfaction with your experience with this insurance provider" and these are the winners....



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate outstanding customer service.



Highly Trusted

This award highlights reputation, reflecting which insurers treat their customers fairly and follow through on their promises.



Sign-Up Experience

We ask customers which insurers offer the easiest, quickest and most straight-forward sign-up process for new policies. These were the standouts.



Excellent Claims Experience

At the end of the day, insurance is no use unless your claim is going to be honoured. We asked our survey respondents to tell us how well their insurer does when it comes to crunch time.



Most Recommended

You probably wouldn't recommend an insurer to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Car Insurance

Outstanding Customer Satisfaction

This award shows which insurers go above and beyond customer expectations, earning the highest ratings from Australian policy holders. We asked people to rate "Overall satisfaction with your experience with this insurance provider" and these are the winners....



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate outstanding customer service.



Highly Trusted

This award highlights reputation, reflecting which insurers treat their customers fairly and follow through on their promises.



Sign-Up Experience

We asked customers which insurers offer the easiest, quickest and most straight-forward sign-up process for new policies. These were the standouts.



Excellent Claims Experience

At the end of the day, insurance is no use unless your claim is going to be honoured. We asked our survey respondents to tell us how well their insurer does when it comes to crunch time.



Most Recommended

You probably wouldn't recommend an insurer to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Electricity

Outstanding Customer Satisfaction

This award shows which electricity providers go above and beyond customer expectations. We asked people to rate "Overall satisfaction with your experience with this energy provider" and here are the winners...



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate amazing customer service.



Clearest Power Bills

Power bills have quite a lot of detail and can use unfamiliar terms, so unless you're an expert, they can end up being very confusing. We asked people to tell us how they'd rate the clarity and accuracy of the bills from their energy retailer and the best are....



Highly Trusted

This award highlights reputation, reflecting which energy providers treat their customers fairly and follow through on their promises.



Most Recommended

You probably wouldn't recommend an energy provider to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Mobile Plans

Outstanding Customer Satisfaction

This award shows which mobile phone plan providers go above and beyond customer expectations, delivering some of the most highly rated plans in the country. We asked people to rate "Overall satisfaction with your experience with this mobile plan provider" and here are the winners...



Value for Money

Customers rated these companies the highest for getting the best value for money on their phone plan.



Clearest Billing

This award shows which mobile phone plan providers offer the clearest and easy to understand bills, according to customers.



Most Recommended

You probably wouldn't recommend a phone plan provider to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.

ALDImobile

amaysim

kogan
mobile

NBN

Outstanding Customer Satisfaction

This award shows which NBN providers go above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your experience with this NBN provider" and these are the winners....



Connection Quality

A speedy, reliable connection is what people expect when they sign up for NBN, and not all services are the same. We asked people to rate their connection based on speed and reliability, and the winners are....



Excellent Service & Support

Tricky tech questions, billing issues and connection problems happen - but we wanted to find out how well retailers respond when their customers need a hand. The survey respondents were asked "Service & support is available and helpful for tech questions, billing issues or connection problems" to find the answers below....



Most Recommended

Promises are easy to make, but which NBN providers follow through and deliver service that's good enough to earn a recommendation? There was one standout winner in this category....



Buy Now Pay Later

Outstanding Customer Satisfaction

This award shows which Buy Now Pay Later service goes above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your experience with this Buy Now Pay Later service" and the winner is.



Range of Retailers

This award showcases which Buy Now Pay Later provider customers believe offers the widest range of retailers to take advantage of their service.



Most Recommended

You probably wouldn't recommend a Buy Now Pay Later service to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Supermarket

Outstanding Customer Satisfaction

This award shows which supermarkets go above and beyond customer expectations, earning the highest ratings from Australian shoppers. We asked people to rate "Overall satisfaction with your experience with this supermarket" and the winner is....



Range of Products

One of the biggest benefits of using supermarkets is the ability to get most things we need all in one place. We asked people to rate their supermarket on whether it has all the items they need, and the brands they like in stock, to find these winners....



Freshness, Value for Money, Store Environment & Most Recommended

Aldi was the clear winner, as voted by customers, in a series of award categories ranging from the perceived freshness of their produce, value for money, store environment, to whether you would recommend the grocer to friends and family.



Staff Friendliness

If you want help finding something or just a little human contact at the checkout, it's great to be met with a positive attitude. This award shows that when customers walk into a store, call or get in touch online, their staff are friendly and make the experience effortless.



Online Supermarket

Outstanding Customer Satisfaction, Range of Products, Freshness, Online Shopping Experience, Delivery Service, and Click & Collect

The weekly supermarket shop used to be a ritual for many families, but now more and more people are taking advantage of online grocery shopping, freeing up more time on their weekends. Responses from 1,047 people were used to reveal Australia's favourite place to go for their online grocery needs and this year one big brand dominated the results, winning every award category.



Online Wine & Alcohol

Outstanding Customer Satisfaction

This award shows which online wine and alcohol service impressed the most, by going above and beyond customer expectations. We asked people to rate "Overall satisfaction with your experience with this online wine and alcohol delivery service" and the winners were....



Range of Products

We all have different tastes and preferences when it comes to a drink. From a nice bottle of red to a case of humble tinnies, a great delivery service should have a choice of different tipples and brands to choose from. Those whose range people liked most were....



Online Shopping Experience

Which platforms make it a breeze for Aussies to shop for their favourite drinks? We asked people to tell us which made it easiest to search, compare, save favourites and check out via their app or website.



Delivery Service

Our survey respondents said that when they order from this service, they're confident that it will be convenient, on time and that they'll get everything they ordered.



Dan Murphy's



naked wines

Most Recommended

Recommendations are a sign of confidence that others will like the service too, and are hard to earn. We asked people to say how likely they are to recommend a service based on their experiences.



Dan Murphy's



naked wines

Online Pet Supplies

Outstanding Customer Satisfaction

This award shows which online pet retailers impressed the most, by going above and beyond customer expectations. We asked people to rate "Overall satisfaction with your experience with this online pet retailer" and the winners were....



Range of Products

Pets can be picky eaters too, so for an online pet retailer to be useful, they need to have a wide range of options so we can find something to keep the fur babies happy. Our survey asked people to tell us how good the range of options was and the winners were....



Online Shopping Experience

Which platforms make it a breeze for Aussies to use when shopping for their pet's particular needs? We asked people to tell us which made it easiest to search, compare, save favourites and check out via their app or website.



Delivery Service

Our survey respondents said that when they order from this service, they're confident that it will be convenient, on time and that they'll get everything they ordered.



Most Recommended

Recommendations are a sign of confidence that others will like the service too, and are hard to earn. We asked people to say how likely they are to recommend a service based on their experiences.



What providers do we consider?

All providers of these services are eligible. The survey contained extensive lists of provider names to choose from, but respondents were also able to enter any that were not on the initial list.

How do we calculate the winners?

The survey asked people to rate their provider on a range of different factors.

To determine award winners, the judges ranked all providers who received at least 30 responses in order by average rating. In each award category the winners circle was chosen to reflect the top 10% of providers, however judge's discretion was applied in various circumstances - including to reduce the number of winners when there was a clear gap between groups within the top 10%, to increase the number of winners when those just outside the 10% were equally worthy, and to extend winners lists where a market is dominated by state-based providers so that the best nationally recognised brands could also feature.

While IPSOS conducted the survey and compiled the ratings, all decisions about the conferring of awards were Mozo's responsibility.

How many responses and providers did we consider?

Award Category	Responses	Providers Rated	Winners per award
Banking	3,169	140	2 to 5
Car Insurance	2,792	49	3 to 5
Home Insurance	2,379	50	4 to 5
Electricity	2,070	39	1 to 4
NBN	2,485	92	2 to 4
Mobile Phone Plans	3,194	44	3 to 5
Buy Now Pay Later	1,488	11	1
Supermarket	3,150	12	1 to 2
Online Supermarket	1,047	5	1
Online Wine & Alcohol	1,068	32	2 to 3
Online Pet Supplies	771	24	2 to 3

A full list of all providers considered in the awards is available in the appendix at the end of the document.

How we manage conflicts of interest

Mozo People's Choice Awards are based on ratings submitted by customers. Mozo does not overlay any judgment or expert opinion as to the results.

The process is done without reference to Mozo's sales or commercial functions. Our internal structures help to avoid conflicts of interest arising between our research team and other areas of the business in the generation of our research reports.

Details of how we are paid are contained in our Financial Services and Credit Guide.

There is no cost to an institution for involvement in the awards. Award winners can purchase a licence to use award badges supplied by Mozo, after the award winners have been determined.

An institution that receives a Mozo People's Choice Award may choose to list its products on the Mozo website in a way that may generate revenue for Mozo. Mozo People's Choice Awards are awarded irrespective of an institution's commercial relationship with Mozo.



Mozo provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service across the retail banking market, general insurance, life insurance, business banking, energy and more.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Mozo Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Director, and Peter Marshall, Research Manager. AJ is a data scientist and actuary and has worked in financial services and product comparison for over 30 years. Peter has worked for a wide range of Australian banks and product comparison for the past 36 years. Both AJ and Peter act as Responsible Manager on Mozo's Australian Financial Service Licence and Australian Credit Licence.

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ABN: 68 128 199 208. AFSL & ACL 328141

Level 10, 89 York St, Sydney NSW 2000

Appendix

List of companies who received at least one rating from survey respondents.

Banking

28 Degrees	Commonwealth Bank	La Trobe Financial
86 400	Community First Credit Union	Latitude
abal banking	Credit Union SA	Liberty
Adelaide Bank	CUA	loans.com.au
American Express	Defence Bank	Lysaght Credit Union
AMP Bank	Delphi Bank	Macquarie
ANZ	Easy Street	Macquarie Credit Union
Athena	emoney	Maxis Loans
Aussie	Endeavour Mutual Bank	ME
Australian Military Bank	Family First Credit Union	MoneyPlace
Australian Unity	Fire Service Credit Union	Mortgage Direct
Auswide Bank	Firefighters Credit Co-Operative	Mortgage Ezy
AWA Alliance Bank	Firefighters Mutual Bank	Mortgage House
Bank Australia	First Choice Credit Union	MOVE Bank
Bank First	First Option Bank	My Mortgage Freedom
Bank of China	G&C Mutual Bank	MyState Bank
Bank of Heritage Isle	Gateway Bank	NAB
Bank of Melbourne	Geelong Bank	Newcastle Permanent
Bank of Queensland	Goldfields Money	Nexus Mutual
Bank of Sydney	Goulburn Murray Credit Union	now FINANCE
Bank of us	Greater Bank	NRMA
BankSA	Harmony	Orange Credit Union
BankVic	Heritage Bank	P&N Bank
Bankwest	Holiday Coast Credit Union	Pacific Mortgage Group
BCU	homeloan HQ	Pelikin
BDCU Alliance Bank	Homestar	Peoples Choice Credit Union
Bendigo Bank	Homestart Finance	Pepper Money
Beyond Bank	Horizon Credit Union	Police Bank
Bluestone	HSBC	Police Credit Union
BOQ Specialist	Hume Bank	Pulse Credit Union
Border Bank	Illawarra Credit Union	Qantas Money
Central Murray Credit Union	IMB Bank	QBANK
Central West Credit Union	ING	Qudos Bank
Circle Alliance Bank	Jetstar	Queensland Country Bank
Citi	Judo Bank	RaboBank
Click Loans	Kogan Money	RACQ Bank
Coastline Credit Union		RACV
Coles		RAMS

RateSetter
Regional Australia Bank
Resi
Resimac
Revolut
Rural Bank
Skye
South West Credit
South West Slopes Credit
Union

St.George
State Custodians
Summerland Credit Union
Suncorp
Sydney Mutual Bank
Symple Loans
Teachers Mutual Bank
The Mutual Bank
UBank
UniBank

Up Bank
Virgin Money
Volt Bank
WAW Credit Union
Westpac
Woolworths
Woolworths Employees
Credit Union
Xinja
Yellow Brick Road

Car Insurance

AAMI
Allianz
ANZ
Apia
Australia Post
Australian Seniors
Insurance Agency
Australian Unity
Bank of Melbourne
BankSA
Bankwest
Beyond Bank
Bingle
Budget Direct
CGU
Coles
Comminsure

CUA
Elders
GIO
Guild Insurance
HSBC
Huddle
Latitude
NAB
National Seniors
NRMA
Ozicare
Progressive Direct
QBE
RAA
RAC
RACQ
RACT

RACV
Real Insurance
Retirease Insurance
SGIC
SGIO
Shannons
St.George
Suncorp Insurance
TIO
Toyota Finance
Virgin Money
Westpac
WFI
Woolworths
Youi

Home Insurance

1300 Insurance
1st for Women
AAMI
Allianz
ANZ
Apia
Australia Post
Australian Seniors
Insurance Agency
Australian Unity
Bank of Melbourne
Bank of Queensland
BankSA
Bankwest

Bendigo Bank
Budget Direct
Bupa
CGU
CHU
Coles
Comminsure
CUA
Elders
GIO
Guild Insurance
HBF
HSBC
ING

NAB
National Seniors
NRMA
Over 50 Insurance
Peoples Choice Credit
Union
QBE
RAA
RAC
RACQ
RACT
RACV
Real Insurance
SGIC

SGIO
Shannons
Suncorp Insurance
TIO

Vero
Virgin Money
Westpac
WFI

Woolworths
Youi

Electricity

ActewAGL
AGL
Alinta Energy
amaysim
Amber Electric
Aurora Energy
Blue NRG
Click Energy
Commander Power & Gas
DC Power Co
Diamond Energy
Discover Energy
Dodo Power & Gas

Elysian Energy
Energy Locals
EnergyAustralia
Enova Energy
Ergon Energy
GloBird Energy
Kogan Energy
Lumo Energy
Mojo Power
Momentum Energy
nectr
Origin Energy
OVO Energy

People Energy
Power and Water
Powerclub
Powerdirect
Powershop
QEnergy
ReAmped Energy
Red Energy
Simply Energy
Sumo Power
Synergy
Tango Energy

NBN

10Mates
1300EasyISP
Ace Internet
Aconnect
Activ8me
Activenet
Adam Internet
Airlan
Alpha
Amnet
Ant
Astron
AusBBS
Aussie Broadband
Aussie Web & It Solutions
Australia Broadband
Barefoot Telecom
Beagle Internet
Belong
Bendigo Telco
Best Telecom Australia
Broadband Solutions
Candour Communications
Carrier1 Telecom

Central Connect
Click Broadband
Countrytell
Datawave
DCSI
Dodo
ECN
Engin
Escapenet
Everynet
Exetel
Fairtel
Falcon Internet
Fastel
Flip
Foxtel
Future Broadband
Fuzenet
GoInternet
Green Tree Frog
harbour isp
i.net.au
iiNet
Infinite Networks

Internode
IOT
iPrimus
ipstar
Key Internet
Kinetix
Kloudphone
Kogan
launtel
Leaptel
mate
Mid North Coast Internet
Mint Telecom
My Telco Mate
MyNetFone
MyRepublic
NBMCOM
Nelson Bay Online
New Sprout
Next Business Telecom
OCCOM
Oncue Telecom
Optus
Origin Broadband

Other
Peak Connect
Prime Telecom
Ready Net Go
Real World Technology
Solutions
Southern Phone

Spintel
Start Broadband
Superloop
Switched On Australia
Tangerine Telecom
Teleron
Telesurf

Telstra
TIG Telecom
TPG
URL Networks
Vodafone
Westnet
Wifi Hub

Buy Now Pay Later

Afterpay
Bundll
Humm
Klarna

LatitudePay
Laybuy
Make It Mine
Openpay

Payright
Splitit
Zip Pay or Zip Money

Mobile Phone Plans

ALDI mobile
amaysim
Aussie Broadband
Barefoot Telecom
Belong
Better Life Mobile
Boost mobile
Catch Connect
Circles.Life
Click Mobile
CMobile
Coles
Commander
Dodo
Exetel

Harbour ISP
iiNet
Internode
iPrimus
Jeenee Mobile
Kogan Mobile
Lebara Mobile
Lycamobile
MATE
Moose Mobile
MyRepublic
Optus
Optus Business
OVO
Pennytel

Southern Phone
SpinTel
Superloop
TeleChoice
Telstra
Telstra Business
Think Mobile
TPG
Vaya
Vodafone
Westnet
Woolworths
Yomojo

Supermarkets

Aldi
Coles
Costco
Drakes

Foodland
Foodworks
Harris Farm
IGA

Ritchies Supa IGA
Spudshed
Supabarn
Woolworths

Online Grocery Service

Coles
Drakes

Harris Farm
IGA

myIGA
Woolworths

Online Wine and Alcohol

australianliquorsuppliers.com.au
beercartel.com.au
boozebud.com
buybooze.com.au
bws.com.au
cellarmasters.com.au
crackawines.com.au
danmurphys.com.au
firstchoiceliquor.com.au
getwinesdirect.com
goodpairdays.com
hellodrinks.com.au
jimscellars.com.au
justwines.com.au
langtons.com.au
liquorhomedelivery.com.au
liquorland.com.au
magnumandqueenswine.com

mybottleshop.com.au
nakedwines.com.au
nicks.com.au
theaustralianwine.com.au
thewinecollective.com.au
vinomofo.com
vintagecellars.com.au
virginwines.com.au
waterswine.com.au
winebubble.com.au
winecloud.com.au
winecompanion.com.au
winedirect.com.au
winemarket.com.au
winepeople.com.au
wineselectors.com.au
winesociety.com.au

Online Pet Supplies

budgetpetproducts.com.au
jumbopets.com.au
kellyvillepets.com.au
luckypet.com.au
mammothpetsupplies.com.au
mypetwarehouse.com.au
nettopet.com.au
petbarn.com.au
petcircle.com.au
petcity.com.au
pethouse.com.au
peto.com.au

petology.com.au
petpost.com.au
petshopdirect.com.au
petspantry.com.au
petstock.com.au
petzoo.com.au
thevetshed.com.au
vetnpetdirect.com.au
vetproductsdirect.com.au
vetshopaustralia.com.au
vetsupply.com.au
woononapetfoods.com.au