



# Mozo People's Choice Awards 2019

Methodology Report  
May 2019

# Mozo People's Choice Awards 2019

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 2019, 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 April 2019. Respondents were asked a series of questions about their satisfaction and experiences in the following areas:

- Banking
- Car insurance
- Home insurance
- Electricity
- NBN
- Movie & TV streaming
- Supermarkets
- Online grocery service
- Food delivery
- 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 2019

## Winners - Banking

### Outstanding Customer Satisfaction

Bank Australia

Bendigo Bank

CUA

Greater Bank

Heritage Bank

ING

### Excellent Customer Service

Bank Australia

Bendigo Bank

Greater Bank

Heritage Bank

People's Choice Credit Union

### Highly Trusted

Bank Australia

Bendigo Bank

CUA

Heritage Bank

## Staff Friendliness

Bendigo Bank

Heritage Bank

## Mobile Banking Experience

BankSA

Commonwealth Bank

ING

## Customer Satisfaction Bank Accounts

Bendigo Bank

CUA

ING

## Customer Satisfaction Credit Cards

American Express

Bendigo Bank

## Most Recommended

Bank Australia

Bendigo Bank

Heritage Bank

ING

# Mozo People's Choice Awards 2019 Winners - Car Insurance

## Outstanding Customer Satisfaction - Car Insurance

Apia

QBE

RAA

RAC

RACT

Shannons

## Excellent Customer Service - Car Insurance

Apia

RAA

RAC

RACT

Shannons

Youi

## Excellent Claims Experience - Car Insurance

Apia

RAC

Youi

## Highly Trusted - Car Insurance

Apia

QBE

RAA

RAC

RACT

Shannons

## Most Recommended - Car Insurance

RAA

RAC

Shannons

Youi

# Mozo People's Choice Awards 2019 Winners - Home Insurance

## Outstanding Customer Satisfaction - Home Insurance

Apia

NRMA

RAC

RACT

Youi

## Excellent Customer Service - Home Insurance

Apia

RAC

RACT

Youi

## Excellent Claims Experience - Home Insurance

Apia

NRMA

RAC

Youi

## Highly Trusted - Home Insurance

Apia

NRMA

RAC

RACQ

RACT

RACV

Youi

## Most Recommended - Home Insurance


NRMA

RAC

RACQ

Youi





# Mozo People's Choice Awards 2019

## Winners - Electricity

### Outstanding Customer Satisfaction

Powershop

Red Energy

Simply Energy

### Excellent Customer Service

Alinta Energy

Momentum Energy

Red Energy

### Clearest Power Bills

Momentum Energy

Powershop

Red Energy

### Highly Trusted

Alinta Energy

Red Energy

Simply Energy

## Most Recommended

Alinta Energy

Powershop

Red Energy

# Mozo People's Choice Awards 2019 Winners - NBN

## Outstanding Customer Satisfaction

Aussie Broadband

Exetel

iiNet

Internode

## Connection Speed

Aussie Broadband

Exetel

iiNet

Internode

TPG

## Service and Support

Aussie Broadband

Internode

## Most Recommended

Aussie Broadband



# Mozo People's Choice Awards 2019 Winners - Movie & TV Streaming

Outstanding Customer Satisfaction

Netflix

Range of Programming

Netflix

Functionality

Netflix

New Releases

Netflix

Most Recommended

Netflix



# Mozo People's Choice Awards 2019

## Winners - Supermarkets

### Outstanding Customer Satisfaction

ALDI

### Range of Products

Foodland

Woolworths

### Freshness

ALDI

Foodland

### Value for Money

ALDI

### Store Environment

ALDI

### Staff Friendliness

IGA

### Most Recommended

ALDI



# Mozo People's Choice Awards 2019

## Winners - Online Grocery Service

Outstanding Customer Satisfaction

Woolworths

Range of Products

Woolworths

Freshness

Woolworths

Online Shopping Experience

Woolworths

Delivery Service

Woolworths

Click and Collect

Woolworths

Most Recommended

Woolworths



# Mozo People's Choice Awards 2019

## Winners - Food Delivery

### Outstanding Customer Satisfaction

Menulog

### Range of Products

Uber Eats

### Online Ordering Experience

Uber Eats

### Delivery Service

Menulog

### Most Recommended

Menulog



# Mozo People's Choice Awards 2019

## Winners - Online Wine and Alcohol

### Outstanding Customer Satisfaction

Dan Murphy's

First Choice Liquor

Naked Wines

### Range of Products

Dan Murphy's

First Choice Liquor

### Online Shopping Experience

Dan Murphy's

Naked Wines

### Delivery Service

Liquorland

Naked Wines

### Most Recommended

Dan Murphy's

Naked Wines



# Mozo People's Choice Awards 2019 Winners - Online Pet Supplies

## Outstanding Customer Satisfaction

Budget Pet Products

PETstock

## Range of Products

Budget Pet Products

Pet Circle

PETstock

## Online Shopping Experience

Budget Pet Products

PETstock

## Delivery Service

Budget Pet Products

PETstock

## Most Recommended

Budget Pet Products

PETstock

## 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.

Award Category	Responses	Providers rated	Winners per award
Banking	4,966	141	2 to 6
Car Insurance	2,886	48	3 to 6
Home Insurance	2,552	53	4 to 7
Electricity	3,034	32	3
Online Streaming	2,070	8	1
NBN	1,837	71	1 to 5
Supermarkets	3,284	10	1 to 2
Online Grocery Service	1,047	6	1
Food Delivery	959	3	1
Online Wine & Alcohol	759	25	2 to 3
Online Pet Supplies	553	21	2 to 3



# 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 institutions commercial relationship with Mozo.



# About 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 that 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 Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Services Director. AJ has worked in financial services and product comparison for over 28 years in Australia and the UK and is a qualified actuary and Responsible Manager on Mozo's Australian Financial Services Licence and Australian Credit Licence.

## Important Information

The information published in this report is of a general nature only and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.

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# Appendix

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

## Banking

28 Degrees	BMW Finance
Adelaide Bank	BOQ Specialist
American Express	Broken Hill Community Credit Union
AMP Bank	Cairns Penny Savings & Loans
ANZ	Central Murray Credit Union
Arab Bank Australia	Central West Credit Union
Athena	Circle Alliance Bank
Aussie	Citi
Australian Military Bank	Click Loans
Australian Unity	Coastline Credit Union
Auswide Bank	Coles
AWA Alliance Bank	Commonwealth Bank
Bank Australia	Community First Credit Union
Bank First	Credit Union SA
Bank of China	CUA
Bank of Heritage Isle	Defence Bank
Bank of Melbourne	Easy Street
Bank of Queensland	Economy Home Loans
Bank of Sydney	Endeavour Mutual Bank
Bank of us	Esanda
BankSA	Family First Credit Union
BankVic	Firefighters Credit Co-Operative
Bankwest	First Choice Credit Union
BCU	First Option Bank
Bendigo Bank	firstmac
Beyond Bank	G&C Mutual Bank
Bluestone	Gateway Bank

Geelong Bank	MyState Bank
Goldfields Money	NAB
Goulburn Murray Credit Union	Newcastle Permanent
Greater Bank	Nexus Mutual
Heritage Bank	Northern Inland Credit Union
Holiday Coast Credit Union	now FINANCE
homeloan HQ	NRMA
Homestart Finance	Orange Credit Union
Horizon Credit Union	P&N Bank
HSBC	People's Choice Credit Union
Hume Bank	Pepper Money
Hunter United	Police Bank
Illawarra Credit Union	Police Credit Union
IMB Bank	Pulse Credit Union
ING	Qantas Money
Jetstar	QBANK
Kogan Money	Qudos Bank
La Trobe Financial	Queensland Country Credit Union
Latitude	Queenslanders Credit Union
LCU	RAA
Liberty	Rabobank
loans.com.au	RACQ Bank
Macquarie	RACV
Macquarie Credit Union	RAMS
Maxis Loans	RateSetter
ME	Regional Australia Bank
MoneyPlace	Resimac
Mortgage Direct	Rural Bank
Mortgage Ezy	SCU
Mortgage House	SERVICE ONE Alliance Bank
Mortgage Simple	Skye
MOVE Bank	SocietyOne

South West Credit	UniBank
South West Slopes Credit Union	Unity Bank
St.George	Up Bank
State Custodians	Virgin Money
Summerland Credit Union	WAW Credit Union
Suncorp	Well Home Loans
Teachers Mutual Bank	Westpac
The Mutual Bank	Wisr
Tic:Toc	Woolworths
Traditional Credit Union	Woolworths Employees Credit Union
Transport Mutual Credit Union	Yellow Brick Road
UBank	

## Car Insurance

1st for Women	CUA
AAMI	Elders
Allianz	GIO
ANZ	Guild Insurance
Apia	HSBC
Australia Post	Huddle
Australian Seniors Insurance Agency	Hume Bank
Australian Unity	Latitude
Bank of Melbourne	NAB
BankSA	National Seniors
Bankwest	NRMA
Beyond Bank	Progressive Direct
Bingle	QBE
Budget Direct	RAA
CGU	RAC
Coles	RACQ
Comminsure	RACT



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

## Home Insurance

1300 Insurance	Elders
1st for Women	GIO
AAMI	Guild Insurance
Allianz	HBF
ANZ	HSBC
Apia	Huddle
Australia Post	ING
Australian Seniors Insurance Agency	NAB
Australian Unity	National Seniors
Bank of Melbourne	NRMA
BankSA	Over 50 Insurance
Bankwest	Ozicare
Bendigo Bank	People's Choice Credit Union
Beyond Bank	QBE
Budget Direct	RAA
Bupa	RAC
CGU	RACQ
CHU	RACT
Chubb	RACV
Coles	Real Insurance
Comminsure	SGIC
CUA	SGIO

Shannons	Westpac
Suncorp	WFI
TIO	Woolworths
Vero	Youi
Virgin Money	

## Electricity

1st Energy	Ergon Energy
ActewAGL	GloBird Energy
AGL	Locality Planning Energy
Alinta Energy	Lumo Energy
amaysim	Momentum Energy
Aurora Energy	Origin Energy
Blue NRG	People Energy
Click Energy	Power and Water
Commander Power & Gas	Powerdirect
CovaU	Powershop
DC Power Co	QEnergy
Diamond Energy	Red Energy
Dodo Power & Gas	Simply Energy
Energy Locals	Sumo Power
EnergyAustralia	Synergy
Enova Energy	Tango Energy

## NBN

10Mates	Aussie Broadband
1300EasyISP	Australia Online
ACN	Barefoot Telecom
Activ8me	Belong
Activenet	Bendigo Telco
Adam Internet	Best Telecom Australia
AlphaCall	Central Coast Internet

Central Connect	Lizzy Internet
Clear Networks	Mate Communicate
Click Broadband	Mid North Coast Internet
DCSI	Mint Telecom
Dodo	Montimedia Internet
Easynet	MyNetFone
ECN	MyRepublic
EHW Technology	NBMcom
Escapenet	New Sprout
Exetel	Next Business Telecom
Fairtel	OntheNet
Fantel	Optus
Flip TV	Origin Broadband
Foxtel	Prime Telecom
Future Broadband	Southern Phone
Fuzenet	Spintel
GoInternet	Start Broadband
Hello Broadband	Sumo
i.net.au	Superloop
IF Telecom	Switched On Australia
iiNet	Tangerine Telecom
Infinititel Pty Ltd	Teleus
Internode	Telstra
IOT	TIG Telecom
iPrimus	TPG
ipstar	Vodafone
Kinetix	Waterfront Networks
Kloudphone	Yourhub
Kogan	

## Movie & TV Streaming

Amazon Prime	Hayu
Fetch	Netflix
Foxtel	Stan
Foxtel Now	Youtube Premium

## Supermarkets

ALDI	Harris Farm
Coles	IGA
Drakes	Ritchies Supa IGA
Foodland	Supabarn
Foodworks	Woolworths

## Online Grocery Service

Coles	IGA
Drakes	myIGA
Harris Farm	Woolworths

## Food Delivery

Deliveroo	Uber Eats
Menulog	

## Online Wine and Alcohol

Australian Liquor Suppliers	Get Wines Direct
Buy Booze	Hellodrinks
BWS	Jim's Cellars
Cellarmasters	Just Wines
Cracka Wines	Liquor Home Delivery
Dan Murphy's	Liquorland
First Choice Liquor	MyBottleShop

Naked Wines	Wine Direct
Nicks Wine Merchants	WineMarket
The Australian Wine	Laithewaite's Wine People
Vinomofo	Wine Selectors
Vintage Cellars	The Wine Collective
Virgin Wines	

## Online Pet Supplies

Budget Pet Products	Petology
Jumbo Pets	Pet Shop Direct
Kellyville Pets	Pets of Australia
Lucky Pet Supplies	PETstock
Mammoth Pet Supplies	The Vet Shed
My Pet Warehouse	Vet-n-pet DIRECT
Net To Pet	Vet Products Direct
Petbarn	VetShopAustralia
Pet Circle	VetSupply
Pet City	World For Pets
Pet House	