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2011

The full measure of simplicity: where it counts most for brands and consumers

GLOBAL BRAND SIMPLICITY INDEX

Published on December 7, 2011

Letter from the CEO

We all seek simplicity.

The circumstances vary from generation to generation and culture to culture, but the instinct is universal and its implications in the global marketplace indisputable. It sends messages that are clear, direct and unfettered by the unnecessary. It expresses itself in ways that are easily transmitted and translated. In business, simplicity creates an environment that promotes peace of mind with consumers, inspires confidence and generates brand loyalty.

Simplicity is elemental, essential and profitable.

The **2011 Global Brand Simplicity Index™** articulates and underscores the across-the-board demand for simplicity from consumers trying to navigate their way through an increasingly complicated world crowded with both real and virtual clutter.

Companies that respond to the collective cry for transparency, easy access and clear presentation—i.e., simplicity—gain on the bottom line and beyond.

In our first **Global Brand Simplicity Index study in 2010**, we confirmed just how much simplicity pays. This year, we wanted to dig deeper—to quantify the impact of technology and the Internet in particular—and further identify and analyse the attributes of simplicity (and, conversely, complexity) coursing through our wired world.

In 2010, we found older respondents felt technology added layers of complexity to their lives while the young concluded quite the opposite. So in 2011, we followed that thread and included far more Internet brands in our survey and added questions relating specifically to technology, Internet shopping and social media.

Because while the introduction of the iPad made 2010 a technological game-changer, 2011 was the year mobile technology took unprecedented hold, fully embedding itself into our daily lives.

Consider the level of public engagement surrounding the death of Steve Jobs, the co-founder of Apple. As one *Washington Post* writer put it: "People built their lives around the objects Steve Jobs gave them: the MacBook, the iPod, the iPhone, the iPad."

But progress and invention bring their own complications. And achieving a state of simplicity has never been that simple to begin with.

"You can't believe how hard it is for people to be simple, how much they fear being simple," former GE CEO Jack Welch once observed.

Nobody *really* wants a complicated relationship—certainly not in the world of business. The businesses that employ simplicity succeed by getting out of their own way and, in doing so, drawing customers closer.

When properly applied, simplicity serves purpose. It gets into our heads faster and stays there longer, helps us make choices, saves time, money and minimises debate over decisions.

This year's report takes an industry-by-industry look at the state of simplicity.

Some industries, we found, are just simple by nature—the need to feed, for example, drives the primal give-and-take of a fast-food restaurant. Others, like insurance, are more complex.

In healthcare, simplicity contributes to wellness; in retail, it facilitates the ease of purchase and yields higher rates of sales; in the world of telecommunications, it cuts through the static, connects and informs us, through space and time.

Simplicity manifests itself in an endless variety of forms. It can be as fashionably elegant as that must-have little black dress or as purely functional as the confirmation number arriving in lockstep with an online transaction.

But whatever the industry or the product, the companies that effectively employ simplicity tend to come out on top, the wisdom of their approach reflected time and again in their market share and stock performance.

That, however, is only half of the equation. Consumers are, after all, human and whether connectivity is achieved online, over the phone, through the media or face-to-face, in the end it's all about perception and relationships. It's about how we experience our lives and, by extension, how companies and products do or don't relate to that experience.

In the United States, the United Kingdom, Germany, China, India and the Middle East where we conducted our research, several recurring themes presented themselves in the aggregate and in sometimes particularly personal responses.

When properly applied, simplicity serves a purpose. It gets into our heads faster and stays there longer, helps us make choices, saves time, money and minimises debate over decisions.

6,026 PEOPLE ACROSS **7** COUNTRIES EVALUATED CONSUMER BRANDS.

Ease of communication is the No.1 reason the world thinks technology makes their lives easier.

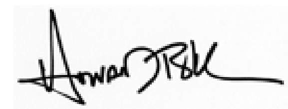
But respondents voiced concerns, too, about the double-edge sword of technology. We can connect, they said. But we are under pressure to always be on. It saves time but demands time. There's less privacy and more dependency. And with each new generation of innovation and hardware, there's a new learning curve.

So, they concluded, unequivocally and almost universally, if you want our business, keep it simple: Be straight. Be clear. Be quick and be real.

Consumers are so serious about simplicity they're willing to pay for it—between 5 percent and 6.5 percent extra, depending on the category. That translates to $30 billion at stake in the U.S., UK and Germany alone.

For brands in need of motivation, it doesn't get any simpler than that.

Sincerely,



Howard Belk
Co-CEO, Chief Creative Officer

David B. Srere
Co-CEO, Chief Strategy Officer

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Executive Summary

SIMPLICITY CONTINUES TO MATTER AND PAY

In our first study in 2010, we found that people were willing to pay more for simpler communications and experiences from brands. This trend continued in 2011, with global Simplicity Premiums averaging between 5 percent and 6.5 percent depending on industry—leaving billions on the table.

Our Simplicity Portfolio, which is comprised of stocks from the leading global Simplicity Index brands, continues to outperform the major indexes.

SIMPLICITY BUILDS LOYALTY

Simplicity is not just about short-term returns. A sustained investment in simplified communications and experiences breeds more extensive and enduring brand loyalty. More than 82 percent of respondents globally said they would be more likely to recommend a brand that provided simpler communications and experiences.

ENTIRE INDUSTRIES SUCCEED DUE TO GREATER SIMPLICITY

Having established the inextricable link between simplicity and industry categories in 2010, we took a much deeper look at the meaning of simplicity within different industries in 2011.

Among the highlights:

Retail:
There's a bona fide opportunity for simplicity-based profit at the nexus of retail and technology. Online retail offers the simplest overall shopping experience by far, but still lags in-store for obtaining advice, assessing merchandise quality and returning purchases.

Technology:
As a growing, worldwide, consumerist culture interacts and intersects with technology, both the sector and the brands with a focus on simplicity are rising to the top of the index. A compelling 81 percent of respondents worldwide say that technology simplifies their lives. Google and Amazon top the worldwide list of simple consumer brands.

SIMPLICITY WINNERS AND LOSERS

The winning and losing brands cluster by industry, with technology, media and retail brands dominating the top of the list and insurance and utilities crowding the bottom. Brands with a clear sense of identity, focused on consistent experience and communications, came up the big winners. Simple brands are simply easier to understand. They live longer in memory. They minimise—or at least don't add to—the complexity bedeviling people's lives.

WAYS TO SIMPLIFY

Think experience:
Take a customer-centric approach to everything, including typically ignored touchpoints like bills, labels and service interactions.

Think human:
Devise processes and communications to better serve people rather than merely increase efficiency.

Think innovation:
Look to technology as a tool to simplify, not just dazzle. Find unexpected ways your brand can simplify its experience and use these to gain differentiation and loyalty.

Think consistency:
Focus on delivering a consistent and true experience across all touchpoints and communications.

"*Simple can be harder than complex: You have to work hard to get your thinking clean to make it simple. But it's worth it in the end because once you get there, you can move mountains.*
—Steve Jobs

THE STATE OF SIMPLICITY GLOBAL

Relationships

Love or work, simply?

Turns out that there's nothing like friends and family after all. When it comes to relationships, respondents the world over found family and friends easier to handle than the complications they faced at work and in romance.

Friendship was first in simplicity in the United States, India and the United Kingdom followed by family, while family was No. 1 in China, Germany and the Middle East, followed by friendship.

Romance was seen as the most complicated of all relationships in the U.S., India and the Middle East, and work was next in line. China, Germany and the UK had an easier time with romance than work.

Technology was seen as a key connector in keeping relationships simple through ease of communication with photo and video sharing reinforcing those personal ties.

One UK respondent was particularly grateful for text messaging, saying, "Text has been the best thing as I can keep in touch with my daughters… without interfering in the running of their daily lives."

GPS has made life less complicated and volatile, too, giving direction to the many who might otherwise find themselves confused, lost and angry.

"With GPS, there are no disputes in our family during long car rides," says one German respondent.

Social networks cut both ways, making it easier on the one hand, to connect with faraway and long lost friends, but also contributing to complexity with an implied demand to be "always on," respond faster, and maintain—if not create whole cloth—a separate online persona. Others found life complicated by their inability to separate work from their personal life because of technology.

China had the largest overall relationship spread with family rated far simpler than all other relationships.

On the global scale, respondents said their relationships get simpler with age—with the notable exception of the Middle East where relationships are simple from 18–39 and 60 and older, but are seen as less simple from ages 40–59.

Finally, men find relationships slightly simpler than women in all countries except the UK.

What's the lesson for brands here?

First, that there is still work to be done and money to be made in simplifying relationships. Our findings on social media, a new category and set of brands we added to this year's study, show that social media brands are having mixed results at best: many respondents see as many complications in their interactions with the sector as they do simplifications.

LinkedIn is one of the bottom global brands in terms of simplicity, but there's a real opportunity for the brand that succeeds—where LinkedIn has failed—to find a new way to simplify the workplace.

The same is true of romance.

The brand that manages to not only bring people together but also help them navigate their romantic relationships in a more simplified fashion could be the next Facebook. Assuming, of course, that Facebook doesn't get there first.

Results in:	*Simple*			*Complex*
United States and India	*1. Friendship*	*2. Family*	*3. Work*	*4. Romantic*
Germany and China	*1. Family*	*2. Friendship*	*3. Romantic*	*4. Work*
United Kingdom	*1. Friendship*	*2. Family*	*3. Romantic*	*4. Work*
Middle East	*1. Family*	*2. Friendship*	*3. Work*	*4. Romantic*

Technology

The generational impact of technology

Wherever we went in the world, the answers to our questions about the impact of technology on simplicity lead to two connected conclusions: technology brings simplicity to our lives but there is a price to be paid for progress.

Across the globe, ease of communications was considered technology's greatest contribution to a more simplified life, which was supported by overall results. Email and phone ranked in the top three simplest technology products.

Respondents agreed that technology saved them time, saved them money, made their lives more efficient, more convenient and gave them greater access to a wider world.

They sang the praises, too, of the simple virtues of online banking and shopping. They were grateful for technology's ability to speed up household chores and stay connected to others. They appreciated GPS-aided ability to get home faster in the first place.

Technology even made them feel safer.

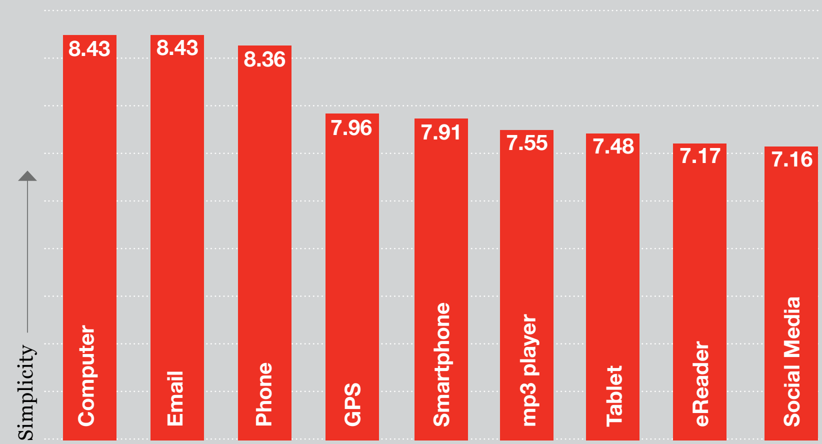
But concerns and complaints arrived in tandem with the acknowledgments.

The presumed need to be tethered to technology—to always be "on" with colleagues and friends—finished first in the list of most complicating attributes globally. Many saw their time being sucked away amid all the texts, emails and virtual social interactions and felt the pressure that came with the higher expectations of instant responses and the ramp-up time necessary to keep pace with new improvements.

SIMPLICITY WITH AGE?

While younger generations and retirees think technology greatly simplifies their lives, older generations still working find technology most challenging.

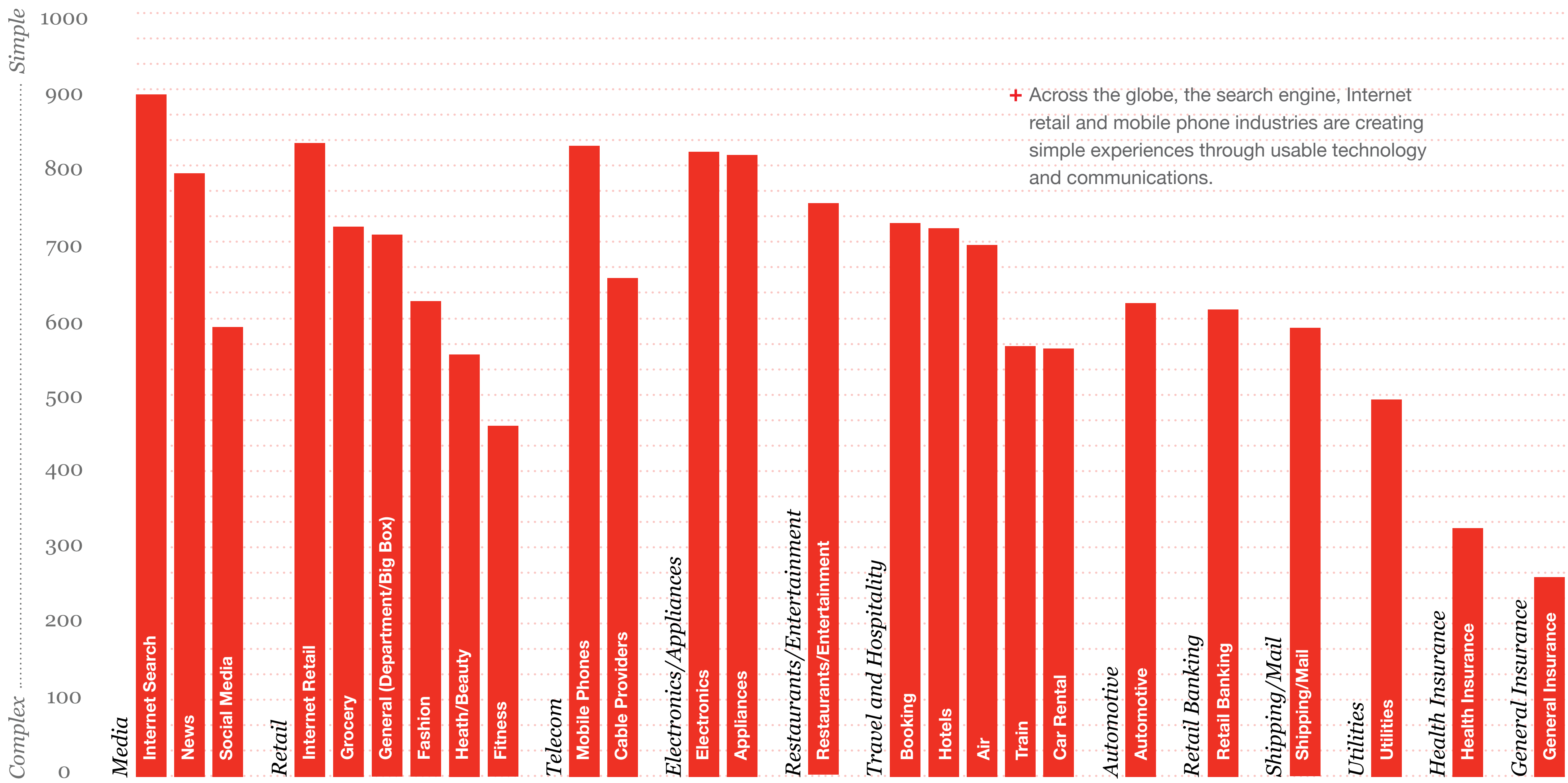
FAMILIARITY DOESN'T BREED CONTEMPT



Despite all the hype about the iPad and the rapid growth of the tablet market, computers and email still rank simpler than tablets.

> *Technology has made my life easier compared to my mother's and grandmother's. I give full credit to technology when it comes to taking care of my baby, my husband and myself.*
>
> —HOUSEWIFE IN THE MIDDLE EAST

Global: *Simplicity by Industry*



The Simplicity Score is a normalised composite based on ratings on key elements of our Simplicity Lab™ methodology, including stated simplicity, ease of understanding, transparency, caring, innovation and usefulness of communications as well as how painful or not typical interactions are.

The *Simplicity Premium* can increase profits for many industries.

Depending on the industry, between 7 percent and 19 percent of people are willing to pay more for simpler experiences and interactions. The amount they are willing to pay varies by industry, but is significant.

For simpler experiences, people would pay:

≥6.3% more

- Social Media
- Retail: Fitness
- Appliances

≥6% more

- Restaurants/ Entertainment
- Retail: Fashion, Retail: General
- Electronics

≥5.5% more

- Media: Internet Search, News Media
- Retail: Grocery, Retail: Health/Beauty, Retail: Internet
- Automotive
- Health Insurance
- Telecom: Mobile Phones

>5% more

- Travel: Train, Travel: Hotels, Travel: Air
- Utilities
- Shipping/Mail

Global: *Brand Simplicity Index*

1–29: LEADERS, 30–58: MIDDLE-OF-THE-PACK, 59–87: LAGGARDS

- Automotive
- Retail Banking
- Electronics/Appliances
- General Insurance
- Health Insurance
- Media
- Restaurants/Entertainment
- Retail
- Shipping/Mail
- Telecom
- Travel
- Utilities

Brands that were rated in at least two geographies have been ranked in the Global Brand Simplicity Index.

Rank	Brand	BSI	% Change from 2010
1	Google	955	NA
2	Amazon	885	5%
3	IKEA	882	NA
4	McDonald's	867	2%
5	Apple	861	25%
6	Nokia	859	1%
7	Pizza Hut	853	5%
8	Marks & Spencer	844	14%
9	LG	843	NA
10	Starbucks	842	3%
11	Carrefour	836	7%
12	Siemens	831	4%
13	Sony	827	10%
14	Samsung	814	11%
15	C&A	809	NA
16	Walmart	807	-1%
17	Motorola	786	NA
18	Boots	786	-2%
19	KFC	781	-5%
20	Dell	775	10%
21	Audi	772	8%
22	SUBWAY	765	-5%
23	Yahoo!	764	NA
24	Toyota	762	5%
25	Puma	759	NA
26	HP	758	12%
27	Holiday Inn	756	9%
28	iTunes	755	NA
29	YouTube	753	NA
30	Canon	753	6%
31	H&M	751	0%
32	Honda	748	23%
33	Hilton	741	NA
34	BMW	738	31%
35	Philips	738	NA
36	Nike	735	-2%
37	Adidas	732	-2%
38	Debenhams	731	6%

Global: *Brand Simplicity Index (continued)*

1–29: LEADERS, 30–58: MIDDLE-OF-THE-PACK, 59–87: LAGGARDS

Rank	Brand	BSI	% Change from 2010
39	O2	729	NA
40	Burger King	729	-12%
41	eBay	725	6%
42	Vodafone	723	1%
43	Facebook	715	NA
44	Volkswagen	713	12%
45	Microsoft	712	NA
46	BlackBerry	710	NA
47	Mercedes-Benz	707	NA
48	easyJet	706	3%
49	Expedia	706	NA
50	Sephora	704	NA
51	Topshop	697	NA
52	MSN	694	NA
53	Haier	691	NA
54	HSBC	691	48%
55	UPS	689	10%
56	FedEx	687	2%
57	Citibank	685	41%
58	Reebok	683	-10%
59	Google+	683	NA
60	Bosch	679	NA
61	DHL	679	12%
62	ZARA	677	6%
63	ING	676	NA
64	Gap	675	7%
65	Marriott	675	NA
66	Twitter	674	NA
67	Nissan	664	17%
68	Ford	660	10%
69	Best Western	648	NA
70	Panasonic	638	NA
71	Sky	632	NA
72	Avis	624	13%
73	Virgin Mobile	602	NA
74	Bing	601	NA
75	Europcar	599	14%
76	Groupon	589	NA
77	Bupa	588	NA
78	Ramada	583	NA
79	Budget	572	1%
80	AXA	562	0%
81	Hertz	548	-4%
82	LinkedIn	540	NA
83	Peugeot	538	26%
84	Allianz	531	-1%
85	Enterprise	522	-11%
86	Ryanair	473	-12%
87	GE	459	NA

Global *Top 10 Brands*

Intuitive experiences and design, both online and in-store, are notable attributes of the brands in this year's top 10.

1

BSI: 955

Google is our clear winner in this year's Global Brand Simplicity Index, dominating every part of the world except China (where domestic brand Baidu still reigns). It should come as no surprise. Google's simple design both contains and unleashes a mind-boggling universe of information, opportunities and services. All without overwhelming the user. Capitalizing on its success, Google has run its ubiquitous online thread through news, products and advertising and made it all look deceptively simple.

2

BSI: 885

If there's one word that describes Amazon it's "easy"—easy to find, easy to order and easy to return. That's the trifecta for success in the world of online retail. But Amazon has moved further still. From its perch as the world's largest online retailer with the largest selection, the brand has launched a string of electronic devices (beginning with the Kindle) showcasing its commitment to simple, intelligible electronics as well as a willingness to compete in the tech space with its own innovative and price-competitive products.

3

BSI: 882

Thanks to strong positions in Germany, China and the Middle East, the Swedish retailer lands in the No. 3 spot globally. IKEA's brand identity is as uncomplicated as its products—simple, inexpensive and with a clear eye on design. IKEA's advertising follows the same consistent, appealing, easy-to-shop pattern. The company takes it all the way to the nuts-and-bolts level where respondents find assembling IKEA products generally easier than those of its competitors.

4

BSI: 867

McDonald's owes much of its high ranking to its ability to consistently deliver on consumer expectations while still keeping the brand relevant. With ever-expanding, healthier menu options and offerings tailored to local tastes, the fast food giant has now turned its attention to its physical space. Inspired by Apple, McDonald's stores around the country are in the process of revamping their designs to reflect a more upscale, modern feel—all of which could lead to a face-off with Panera and Starbucks in the near future.

5

BSI: 861

Admired for its laser-sharp focus on consumer-friendly products, Apple scores big points for everything from product functionality to targeted advertising that consumers find both relevant and intuitive. Elegant and simple, Apple makes technology more than easy and fun to use, it has become a go-to status symbol. While our survey was conducted prior to the passing of Apple founder Steve Jobs, his legacy lives on through awaited products such as iPhone 5 and iPad 3, due to hit stores in 2012.

Global *Top 10 Brands (continued)*

6

BSI: 859

Nokia succeeds in simplicity thanks to a combination of usability, a wide range of products and broad distribution in emerging markets. In developing countries, Nokia ranks at or near the top of mobile phone brands. In the developed world, where there is a greater saturation of smartphones, it's a different story: Apple is the clear leader in the category. With hopes of penetrating the market and competing in the category, Nokia has recently introduced new products (i.e., Lumia) with features like free, multichannel global music streaming.

7

BSI: 853

Clear promotions perceived as honest by respondents place Pizza Hut in our Top 10. Around the world, consumers placed Pizza Hut high on the Simplicity Index pointing to compelling offers, reliable service and a streamlined delivery system. The company continues to enhance all aspects of consumer interactions with the brand, from in-store dining to quick feed-back. All adding up to simple and smart moves for a large pizza chain operating in a highly competitive industry.

8

BSI: 844

Marks & Spencer wins with clarity. Easy-to-understand promotions, regular mailings, diverse product lines and easy-to-read, well-designed, in-store displays earn the brand a top spot on this year's Simplicity Index. Customers also appreciate the high quality and reliability of the brands carried by the retail chain.

9

BSI: 843

In the world of electronics, consumers get amped when simple, usable goods seamlessly integrate with their lives. And LG delivers the goods across five different categories—mobile communications, home entertainment, home appliance, air conditioning and business solutions—that respondents say they intuitively understand while also appreciating LG's superior customer service.

10

BSI: 842

Starbucks redesigned its iconic logo this year, dropping the text encircling its mark and signaling the brand's transition into a world that offered something more than just coffee. Change or not, respondents consistently praise Starbucks for its easy-to-understand prices, reliable service and promise of community across stores. The brand's commitment to global social responsibility and transparency concerning future goals has garnered consumer support and peace of mind.

Global *Bottom 10 Brands*

Car rental services and insurance cluster at the bottom of the Brand Simplicity Index.

78

BSI: 583

Ramada all but checked out of the global competition with a simplicity score well below the industry average. On the other hand, the Wyndham Hotel Group raised its hip profile this year with a new select-service brand, Tryp by Wyndham, and a deal that gives Wyndham exclusive franchising rights to ultracool brands Dream and Night. Ramada could benefit from a similar stronger tie to the up-and-coming masterbrand before their brand goes lights out.

79

BSI: 572

It's no coincidence that three of the Bottom 10 brands are car rental companies. With fuel surcharges, complicated insurance fees and coverage plans that overlap with credit card benefits, complexity is clearly an industry thing. Simplified language and pricing could be a true point of differentiation within the industry.

80

BSI: 562

Though AXA was actually ranked as the simplest insurance company globally, it still ranks in the Bottom 10 overall, losing points for its convoluted policy statements. When it comes to simplicity and insurance, there seems to be no protection from complexity.

81

BSI: 548

Despite its low global rank, the launch of Hertz-On-Demand—the car rental brand's answer to Zipcar—contributed to a strong performance in the U.S. where it led the pack by a considerable distance. A retooling of the business model, with at least one eye on the road to reinvention, could jump-start the brand globally.

82

BSI: 540

Consumers complain that LinkedIn, the world's largest business-oriented social networking site, invites them to meet and greet but too often impedes their ability to do so. Unfocused communications, a cluttered interface and site upgrades that complicate or prevent interaction are frequently cited. Though LinkedIn finished near Facebook and Twitter in the U.S., it was much further back in the pack in the UK, and significantly trailed Facebook in India.

Global *Bottom 10 Brands (continued)*

83

BSI: 538

Peugeot was only slightly below the industry average in the UK, but in India, it was another story entirely. Leading brands TVS Motors, Maruti Suzuki and Hero Honda left Peugeot in the dust.

84

BSI: 531

A touch below the global industry average and a bottom five finish show, there's really nothing simple about insurance or Allianz. As the world's largest insurer by revenue outside China, Allianz puts its name on a dizzying array of insurance companies it has cobbled together through acquisitions and mergers.

85

BSI: 522

Enterprise just couldn't make a go of it with U.S. consumers, trailing far behind industry leader Hertz along with Alamo. In the UK, however, Enterprise actually came out on top, leading by a discernible degree. Still, it wasn't enough to pave over industry-wide complexities that cause customer confusion and frustration.

86

BSI: 473

The Irish airline made headlines with some of its à la carte pricing: charging for bathroom privileges, standing-room-only seating, a fat tax for overweight passengers and a $63 charge to print boarding passes at the airport. The company says the measures are meant to reframe consumer expectations and keep their costs low. But respondents say it's not that simple and aren't buying the rationale too often found in the fine print.

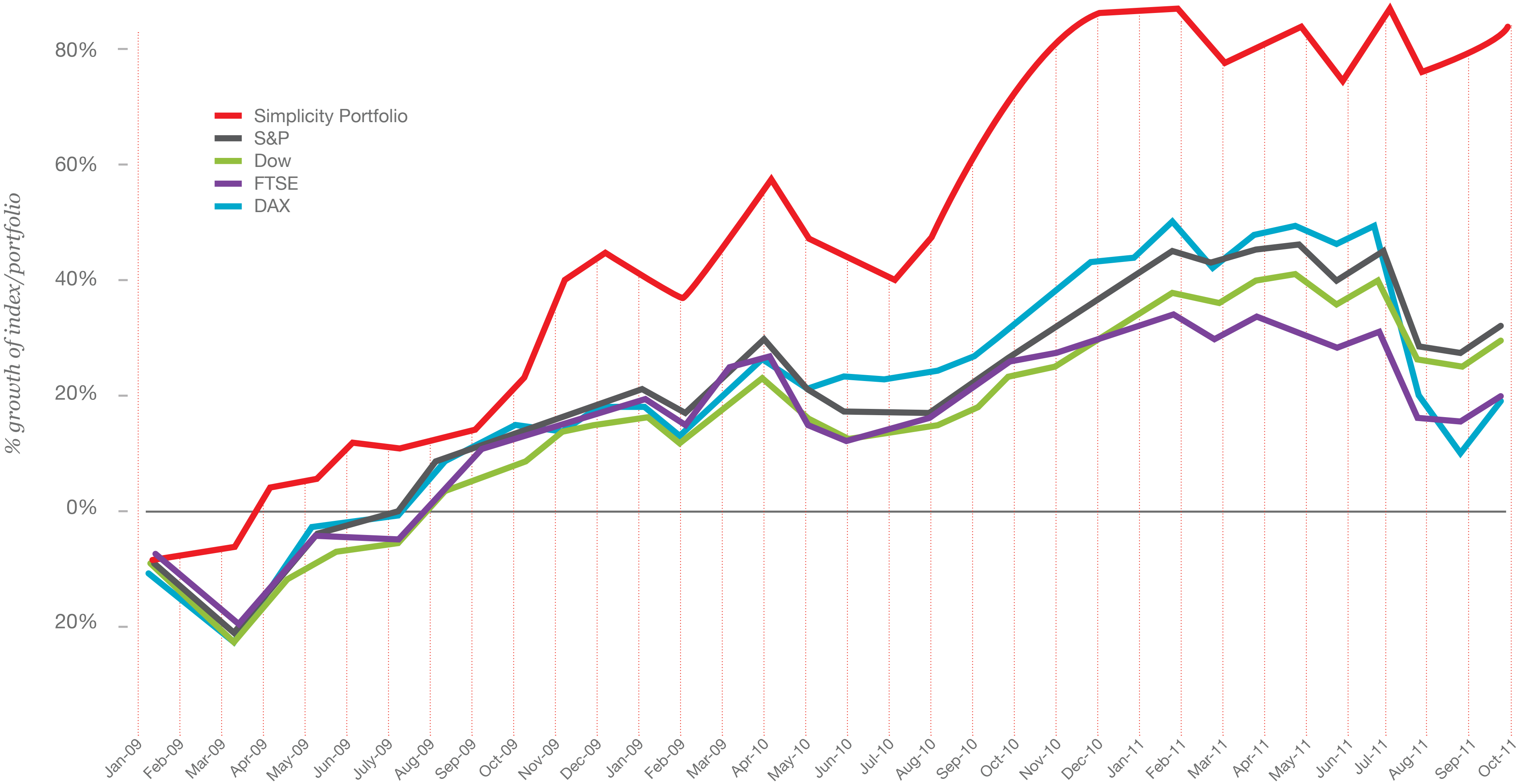
87

BSI: 459

Seeing GE at the bottom of the global list was a bit of a surprise, as their Ecomagination platform has been the envy of many a company from a corporate positioning standpoint. However, when we dug a little deeper into the results, we saw how the breadth of their portfolio is having a negative impact on perceptions. GE's communications were perceived as unclear, with people not sure as to what products they were really advertising.

Simplicity still pays

Building on the trend from 2010, investing in a stock portfolio based on simplicity continues to beat the major indexes. A portfolio made from the publically traded top 10 global simplest brands outperforms and is less volatile than the major indexes.



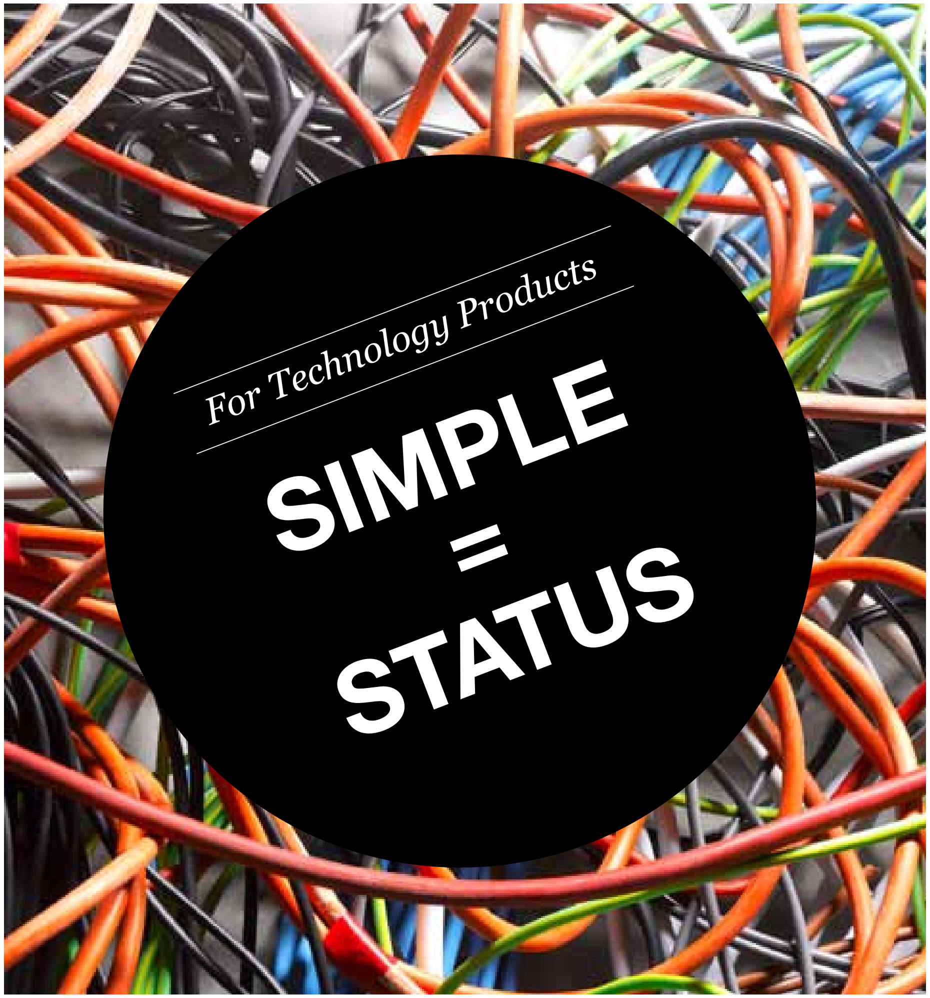
The Simplicity Portfolio is comprised of the publicly traded stocks of the top 10 brands from the Global Brand Simplicity Index.

THE STATE OF SIMPLICITY **BY INDUSTRY**

In 2010, we saw that the industry category had a strong impact on how simple or not a brand was perceived to be. In 2011, we have delved deeper into individual industries, uncovering the simple, the complex and the plain ugly. Within industries, media and technology reign and insurance fails; however, in each industry, there are winners and losers to learn from.

Electronics/Appliances

Technology, where the drive to simplify is a primal force, is not without its paradoxes.



As a symbol of elegant simplicity, Apple ranked first among electronics and appliances companies in the Global Brand Simplicity Index and the 5th most simple brand overall.

Out of 25 industries, electronics and appliances ranked 4th and 5th respectively, contributing six brands in the top 20 (even more than quick-service restaurants). Apple's success and its ranking is a function of more than its iconic devices. It's also due in large part to its consumer experience focus in all aspects of its business—from point of purchase to packaging to service.

On the one hand, the steady stream of innovation continues to make it easier for consumers to watch, listen, share and communicate. But many companies in acquisition mode have expanded their profiles and portfolios and incorporated such a sea of product models and technology types that many customers feel lost as they attempt to navigate their way to a simple purchase.

Sitting near the bottom of this year's global list is Panasonic with its everything-but-the-kitchen-sink product line that puts televisions, phones, DVD players, cameras and more into one virtual bin.

Apple remains almost ruthlessly simple in that regard and, in doing so, has been able to not only charge a premium, but have customers wear the expense as a badge of honor.

It's a compelling dynamic where simple equals status.

UK RESPONDENT:
"Apple is clear about their products, what they do and what they stand for and, in the end, deliver what they promise."

Telecom

It makes perfect sense to us that a truly simple industry gave birth to something called the smartphone.

Mobile phones (handsets and providers) ranked No. 3 globally in the field of 25 industries. In fact, 78 percent of global users found smartphones contributed to simplicity in their lives. That's an impressive performance for reasons almost as numerous as available apps.

Once gaudy, oversized and less than dependable, mobile phones have been slimmed down, their problems trimmed down making them the ubiquitous, indispensible standard for millions.

In the beginning, mobile phones were just phones. A simple concept.

Now they're smartphones—game-changers with a seemingly endless array of communicative and entertaining possibilities.

This despite the variety of operating systems, brands and options that usually contribute to customer confusion and frustration in other industries.

Apple was the world-beater with Nokia a close runner-up. (Apple offers smartphones exclusively; Nokia offers both smartphones and standard mobile phones.)

BlackBerry was seen as least simple in four out of the six regions of the world we surveyed where it was repeatedly called out for being too difficult to use with too many features.

BlackBerry, said one respondent in the United Kingdom, is just "not intuitive" from a user's point of view.

While traditional mobile telecommunications still lead as carriers, there's new, aggressive competition coming from Internet voice and communications as well as smartphone apps enabling Internet calls.

Microsoft's recent purchase of Skype has only upped the ante.

In the U.S., the only country where Skype was included as an individual brand, Skype was far out in front of the pack—including its next closest competitor, Verizon.

The cable television industry as a whole fared poorly when compared to mobile phones, finishing 13th out of 25 globally in our survey. While mobile phones are seen as a simple offering, the world of cable TV is perceived as being more complex. And with the rise of online television content, many consumers are reconsidering the cable packages they frequently see as overly complicated and overpriced.

BLACKBERRY FAIL:
Of the telecom brands, BlackBerry was seen as least simple in four out of the six regions of the world we surveyed, where it was repeatedly called out for being too difficult to use with too many features.

"Skype is a very fun and convenient service that allows my family to have long distance, face-to-face communication. It's a very simple programme to use and it's free.

Social Media

Social networks not only dominate the conversation, they've changed the very nature of conversation and the global culture.

In the U.S. some 22.5 percent of online time is spent on a social network or blog, according to the Nielsen Company. And, by year's end, Deloitte predicts membership in social networks could top 1 billion worldwide.

The oldest social media brand on the Global Brand Simplicity list, LinkedIn, is just eight years old, a pioneer in the sector along with the now all-but-forgotten Friendster and Myspace.

The social media concept has always seemed simple enough: users gather at one online address to share their thoughts, photos, videos, links and lives, bringing friends, colleagues and family up to date as they please in a virtual world connected (at least theoretically) to the real world.

Yet as an industry, social media ranks low globally on the simplicity scale—coming in 17th out of 25 industries we surveyed. The complicating factor isn't, as it turns out, the mechanics of the medium as much as the demands of participation—both on time and in creating social pressure. As a U.S. respondent puts it: "social media complicates my life by creating new social norms, requiring me to be constantly connected to all my friends, especially people that in the past I would not have kept in touch with. Additionally there is a constant pressure to keep up your digital image, as it can be seen by professionals, peers and others."

Unlike the news media, social media is dominated by global brands. Respondents in almost every region weighed in on the same brands, including Facebook, YouTube, Twitter and LinkedIn with China, again, standing apart. (Facebook, YouTube and Twitter were banned in 2009, though the country has its own Twitter and Facebook clones.)

YouTube (now owned by Google) was found to be simplest globally, with Facebook following—earning its place despite an onslaught of changes to the service raising the ire of users who complain of interference and worry about compromises to their privacy.

LinkedIn hugged the bottom of the list in every region. The service, originally created as a sharable database of business contacts, gets low scores for usability with an unwieldy combination of user-to-user connectivity issues including specialised groups with varying membership rules.

Though social media usage by older generations has increased in the past few years, those over 50 find it contributes much less to simplicity than those under 30.

Internet Search

Internet search has become such a fundamental aspect of modern life that it finished first among all industries by a wide margin in this year's Global Brand Simplicity Index.

FOCUS ON THE USER AND ALL ELSE WILL FOLLOW

—GOOGLE'S GUIDING PRINCIPLE

In every country we surveyed, with the notable exception of India, Internet use exceeds the worldwide average of 30.2 percent of the population. It should be noted, however, that India's comparatively paltry 8.4 percent, which pulled down the worldwide average, translates to more than 100,000,000 users. (In Western countries, by the way, about 80 percent of people are online.)

It didn't take much searching to come up with a winner—Google far outpaced its closest rival Yahoo! and a barely-there Bing.

Clearly, Google's guiding principle: "Focus on the user and all else will follow," has paid off and then some. One of our survey respondents was particularly detailed in their appreciation, saying: "Google's programmes such as Gmail or YouTube are more intuitive to use than other similar programmes. The design is not cluttered, and the company seems to be constantly working to make their products better and easier to use."

In every country but China, Google was seen as the most simple Internet search brand, dominating its category in stunning fashion. And even in China, where Google has faced issues ranging from government censorship to claims of hacking, Google still plays host to 19 percent of the country's searches—second only to China's homegrown Baidu, which respondents there found to be the simplest.

The industry's impressive performance speaks plainly and powerfully to the benefits of simplicity. Online advertising revenues were up 10 percent from Q3 2010 to Q3 2011 (excluding Asia), bucking the economic anemia plaguing many, if not most, industries globally.

GOOGLE REIGNS:
Google was seen as the most simple Internet brand in every country but China, where homegrown Baidu was found to be the simplest brand.

News Media

There's good news for news media in 2011 even in the bad news.

Consumers see the media—whether in print, broadcast or online—as relatively simple, placing it 6th out of 25 industries as compared to its 4th out of 20 finish in 2010.

For a market sector that has experienced a sea change in the way it conducts business in recent years, that kind of consistency sends an affirming message.

Online news consumption, not surprisingly, continues its climb. Nevertheless, the global view is that broadcast news is the simplest way to consume news, which holds true across lines of gender, age, income, education and community in virtually every part of the globe with the notable exception of China, where news aggregators come in first.

Online publications, by contrast, finish second in most regions (except, again, in China) but show powerful potential when used in combination with other media—particularly as it applies to traditional print newspapers. When consumers were asked to rate individual media brands, newspapers with an online presence such as *USA TODAY* in the U.S., *BILD* in Germany and *DNA* in India, claimed the top spots for simplicity with readers citing clean online interfaces.

In the UK, the BBC—the world's largest broadcaster—was also the No. 1 media brand when it came to simplicity. Business news outlets such as the *Financial Times* (UK) and the *Wall Street Journal* (U.S.) were considered the most complex.

Social media also ranked very low as a news channel. There were some exceptions to the rule around the world: in the Middle East, where it ranked 3rd; and in India and China, where it ranked 4th.

THE SIMPLEST WAY TO GET THE NEWS:

Those under 40 find online publications to be the simplest way to get the news more than those over 40, for which broadcast TV is still the clear winner.

Retail

The online retail industry has made its case for simplicity, and most of the world is literally buying it.

It placed No. 2 among all industries in this year's Global Brand Simplicity Index.

For many offline and multichannel retailers, simple can be a challenge, as borne out in the ranking of retail grocery at No. 10; general retail (i.e., mega-stores) at No. 11; retail fashion at No. 14; retail health and beauty (drugstores) at No. 21 and retail fitness at No. 23.

The simplicity of online retail seen in every market except the Middle East, came down to a basic side-by-side comparison among a broad range of choices with ease of purchase as its strong finish.

Germany delivered particularly high scores across the board for Internet retailers with Amazon coming out on top and consumers proving especially responsive to 1-click ordering and what they considered clear, accurate product descriptions. Shoppers around the world also gave very high marks to online retail on the simplicity scale, suggesting a strong future upside for the category.

If there is a sticking point for online retail it's in the return process, which, by a wide margin, is seen as the most complex part of doing business. Free shipping at Zappos, a U.S. brand, addressed many of those concerns based on comments from respondents and higher simplicity ratings. Amazon also won simplicity points when graded on its return process, but the company's wide variety of retailers and accompanying shipping/return policies added an unwanted level of complexity.

In the U.S., multichannel retailers have a simplicity advantage when it comes to in-store returns, but when there are disconnects between online and brick and mortar inventories, consumers complain that it complicates the process.

The issue of choice can cut both ways. While Trader Joe's and IKEA simplify with streamlined selections, Walmart and Amazon win points for variety. Groupon however was considered complex with respondents citing an overload of choice as the main reason.

Most Simple Retailers

1. Amazon

2. IKEA

3. Marks & Spencer

4. Carrefour

5. C & A

The key is avoiding real or virtual clutter and offering customers a clear path in and out of a purchase.

Responses in the fashion retail category made it apparent that both Gap and ZARA were seen as unfocused, resulting in a complicated brand identity.

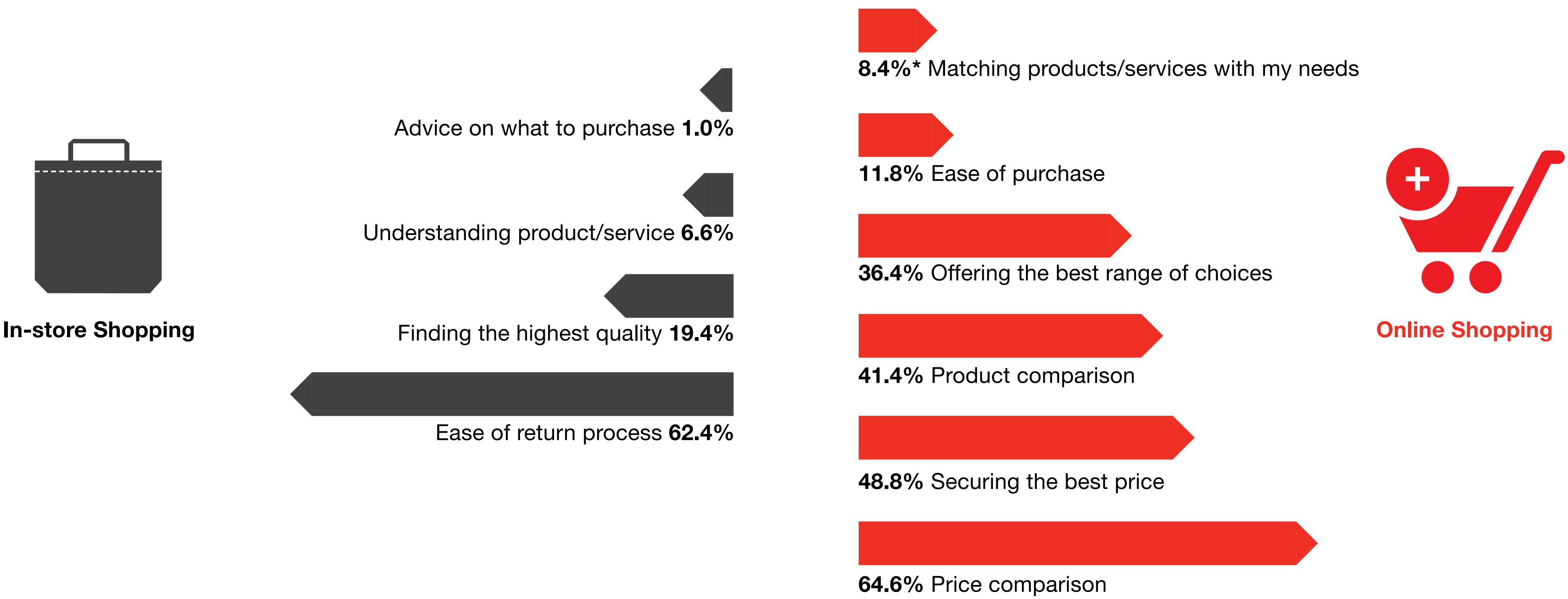
As new transaction models and platforms continue to emerge, Internet retailers continue to set the industry standard in simplicity, but apparently still have a few lessons to learn about the customer experience from their brick and mortar counterparts.

> **"Amazon has accurate product descriptions, an easy-to-use website, a great return policy, helpful customer service and a full line of products.**

Retail

Shopping online is simplest...

until you try to return something, that is. In-store shopping is still simpler for returns and finding the highest quality items; online wins in simplicity for most other attributes.



*% lead of one shopping medium over another

Retail Banking

To anyone following retail banking over the past year and the negative stories about excessive bonuses to bad debt to the absence of transparency, it probably comes as a surprise that the industry held its own in our survey.

In fact, the simplicity score for retail banking rose 11 percent this year compared with last year—good enough to keep its 16th place finish in a survey field that grew from 20 to 25 between 2010 and 2011.

How to account for the boost in the Simplicity Index?

Part of the answer is branding.

On a global level, HSBC, which positions itself as "the world's local bank," scores much higher than its only other real global banking competitor, Citibank, and shows some noticeable, positive spikes in India and the UK Comments from survey respondents show consumers engaged by HSBC's simple, global message: that issues can be addressed and questions answered anywhere and without the burden of unnecessarily complex financial language and information.

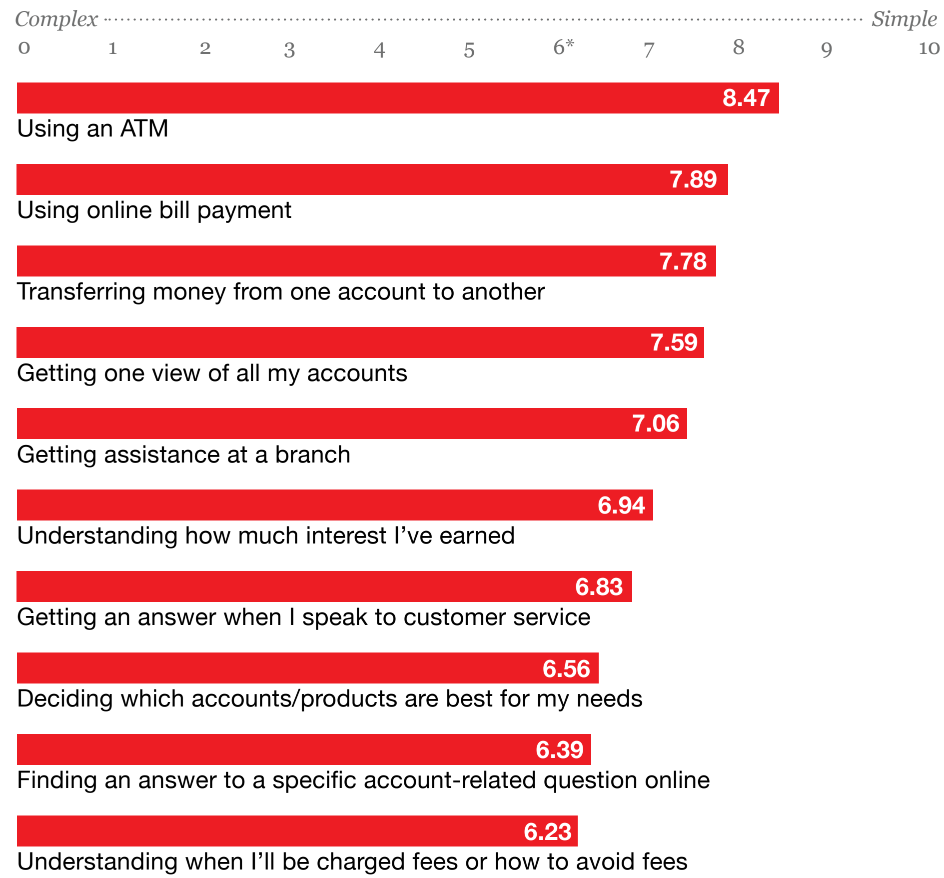
Not that retail banks are, by any means, in the clear.

When we asked respondents to rate a set of banking processes in terms of simplicity, understanding bank fees—when and how much they will be charged—was at the bottom of the simplicity list. Using an ATM, on the other hand, was the most simple.

So while the focus on simplifying and automating the transactional pieces of the customer experience is having a positive impact, the communications are still sorely lacking.

That's money left on the table.

Understanding fees is the most complex.



*Anything below 6 is considered complex.

General Insurance

As was the case in 2010, insurers in 2011 find themselves mired in an economic bog, impeding their abilities to address consumer concerns.

Demand for general insurance remains depressed amid uncertainties about global recovery, while low investment returns, market volatility, Europe's sovereign debt crisis and a near-perfect storm of natural disasters further bedevil the industry.

And once again—by a wide margin—insurance finished dead last on the Global Brand Simplicity Index, identified as the least simple industry by unhappy customers in almost every region surveyed.

As insurance companies are, for the most part, regional entities, the only global players in our survey were AXA and Allianz, and they received similar average ratings globally but varied widely in perceptions of simplicity from country to country. Allianz, for example, was seen as the simplest insurance brand in the UK but the least simple in Germany.

Insurers received the highest ratings in the Middle East where Abu Dhabi National Insurance Company fared particularly well, but the much lower-rated SALAMA came in for a drubbing with complaints focused on confusing categories and unclear rates.

In the U.S., every single touchpoint—from quotes and online queries to policy documents—were rated as complex and filing a claim was considered nightmarishly so everywhere but Germany.

Insurers were generally successful in providing quotes and bills that people could understand, but failed to make a policy change or answering a specific question a simple matter.

In response, some in the industry appear to be considering a move in the right direction. According to insurance industry consulting firm Novarica, most U.S. insurance companies plan to increase their investments in technology in 2012 to better facilitate consumer interactions.

Getting a quote is the most simple.

*Anything below 6 is considered complex.

✚ Health Insurance

Simplicity is on life support in the healthcare industry.

Health insurance finished 24th in a field of 25 in this year's Global Brand Simplicity Index.

The diagnosis was worse still in the United States and India, where health insurance was dead last.

There's a reason people who survive complicated surgeries often complain that dealing with insurance companies is far more debilitating. The notorious expenses are painful enough, but for many patient-consumers, the before-and-after complexities of coverage just add insult to injury.

While technology's lifesaving benefits are regularly incorporated into advances in healthcare—from medicine to the operating theater—health insurers have failed to harness technology's power in ways consumers see as basic to their simple well being.

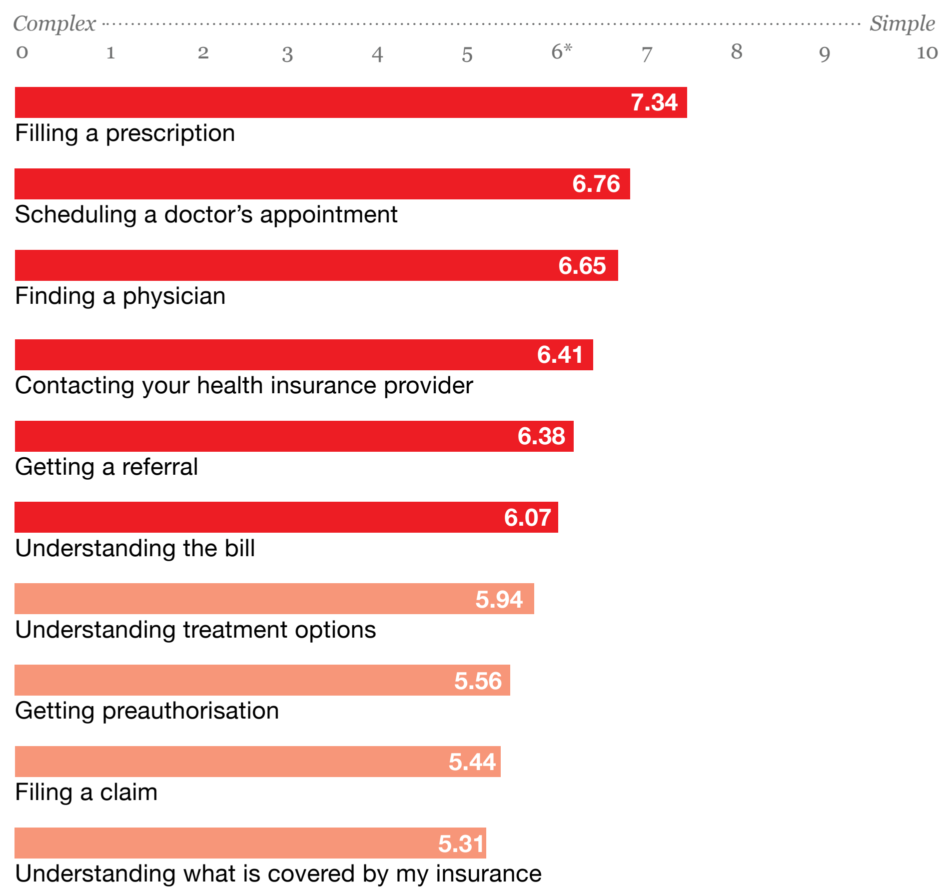
Or as one of our respondents so succinctly put it: "Health insurance is hard to understand. Period."

Next to nothing, it seems, is simple in health insurance, which no doubt accounts for the fact that most people find it easier to get an answer to a question by making a phone call rather than searching online. Unless, of course, they run into the oft-mentioned complication of poor customer service.

One pattern worth noting was the revelation that consumers felt their healthcare interactions (finding physicians, scheduling appointments and filling prescriptions) became simpler the further they got from insurers. And in the U.S. and most regions, there was little difference seen between one carrier and another.

Complexity exacts a heavy toll on both consumers and providers with more hours and money devoted to weaving through an endless maze of rules, regulations, contracts and policies at the expense of patients. The trend has become so pronounced it has spawned an administrative management industry within the industry.

Understanding your insurance cover is most complex.



*Anything below 6 is considered complex.

Utilities

Short-circuited by a complex mix of technology, government policies and consortium control, the utilities industry is generating a lot of complexity.

It came in 22nd out of 25 industries in the Global Brand Simplicity Index. In many of the countries surveyed, utilities is a strictly local affair with hundreds of gas and electric utility companies competing for a connection to homes and businesses.

In fact, with little overlap in providers between countries, there isn't a single utility company on the Global Brand Simplicity Index list.

Adding to an already complex industry profile are the wider concerns coming from consumers on energy issues ranging from climate change to cost and security of supply. Comments from respondents reflected significant skepticism relating to suppliers in deregulated markets where consumers fear environmental impact will take a back seat to profit motives.

Nevertheless, it should be noted that many of those same consumers are generally unwilling to alter their energy demands. Instead they looked to utilities, energy companies and policy makers to make the renewable energy changes and investments while lowering prices at the same time.

Mergers and acquisitions, oil and gas price fluctuations, and economic downturns that siphon off jobs further complicate the utility industry picture, clouding understanding, obfuscating brand identity and raising fears and suspicions. As with other low-rated industries like insurance, unclear or complex billing charges and practices fed consumer feelings of mistrust.

Tapping into technology—those smart meters which predict and respond to consumer supply and demand, for instance—and providing straightforward, transparent information, could lead to be the big simplicity jolt the industry needs going forward.

Car Rental
565
Simplicity Index

Travel

Travel and hospitality showed some get up and go in the Global Brand Simplicity Index.

Two out of five categories—booking and hotels—rose to Top 10 finishes in 2011.

Simplicity, alas, appeared to stall when it came time to put travel into motion.

Air travel finished in the 12th position globally with train travel significantly lagging at No. 19 and car rental pulling up the rear at No. 20.

It's clear that consumers equate simplicity with brands they see as transparent and honest, while companies bogged down by complexity were viewed as untrustworthy.

As hospitality at its core is about personal relationships, technology plays a very specific role in the travel experience. It begins with online booking, continues to expedited check-ins and ideally keeps the customer grounded and confident that everything is as it should be.

The goal from the consumer point of view is to have minimal interaction with staff on travel details and maximum time relaxing with friends, family or on their own.

In the U.S., Southwest Airlines breezed by the competition, miles ahead of the United/Continental merger. Southwest's no-frills pricing without hidden fees is a possible factor in its simplicity success, though stripped-down pricing didn't necessarily translate to higher scores everywhere.

European discount airlines easyJet and Ryanair, for instance, came in with the highest and lowest global scores respectively based on the ease of navigation of their websites, customer service and aboveboard pricing.

Train
566
Simplicity Index

Hotels
721
Simplicity Index

Air
695
Simplicity Index

Booking
726
Simplicity Index

Automotive

Maturity breeds simplicity in the auto industry but as a whole, it seems, there's a lot of growing up to do.

The appetite for luxury cars, according to AT Kearney, appears to be waning and the call for cheap and easy transportation is on the rise.

In emerging markets, however, cars remain powerful indicators of social status. With BRIC countries at the forefront, global demand is expected to grow dramatically in the coming years as rising incomes create the next generation of automotive owners.

The industry finished 15th overall globally. Buoyed by strong ratings in mature markets, global brands fared best in simplicity.

Toyota and Audi were winners in the category, receiving high marks for both their content and the avenues they chose for communication with customers.

Peugeot, however, sputtered and lagged behind its multinational peers.

Domestic brands and those working with outside manufacturers led the way in India—TVS Motors, Maruti Suzuki and Hero Honda were India's undisputed leaders. Global players like Volkswagen and Honda blew by their domestic counterparts in China.

With automakers eager to cash in on the new crop of growth markets around the globe, no obvious breakout strategy has emerged yet—beyond the need to keep things simple.

In Western Markets, cheap and easy transportation is on the rise.

Shipping

Snail mail, even the kind that arrives overnight, just can't keep up with the digital world.

The industry straggled in at No. 18 globally. Survey respondents found everything from the size of envelopes to calculating postage impediments to simplicity. And, too, there were issues with on-time delivery, complex pricing and government intervention and regulation to further drag down the industry's Simplicity Index.

The three global brands—UPS, FedEx and DHL—were packed so tightly together that no clear winner was declared globally.

It should be noted that some of the regions we surveyed were without national mail services and/or did not typically deliver to home addresses.

It appears, however, that DHL got the message recently. Its new "Speed of Yellow" advertising campaign appearing in 19 American and 42 global markets now declares that DHL Express is: "Excellence. Simply Delivered."

THE STATE OF SIMPLICITY

UNITED STATES

The longer you live in the United States, the simpler your life becomes.

But unlike some of the rest of the world, where simplicity follows a similar life cycle, U.S. respondents say there's a complexity balloon payment that comes due between ages 45 and 54. Which is why it's always good to have friends. Friendship is considered the most simple of relationships in the U.S., followed by family, work and romance, the latter of which is a long way from simple, according to our findings.

So brands stand to gain when they make their products and services fast and easy for human interaction. Our study shows there are opportunities for improvement within social media in particular. Although even a bank brand could see substantial benefits from a simplified means to make it easier for people to talk to one another about financial matters.

But in this American life, one of the most complicating factors by far, based on our survey, is work. Those that have it are pressed for time and those that don't deal with the complications of a job market under duress. If brands can make work simpler, they will reap the benefits.

And if they can make a simple dent in healthcare, there's no place to go but up, because as an industry health insurance is at the very bottom of the Simplicity Index in the U.S. (with Aetna ranked as the least simple brand).

Respondents clearly feel better when they go shopping online—economic woes or not. Internet retail was named the most simple industry in the U.S. thanks in large part to such brands as Amazon, Zappos and iTunes.

When it came to simplifying technology, only in the U.S. did the Global Positioning System (GPS) find its way to the top of the list, ahead of email and personal computers.

Of special note: Netflix was picked as the most simple brand in our survey, which was conducted post-rate hike but pre-Qwikster (albeit short-lived).

Simplicity = Loyalty

79.4%

of people in the United States are more likely to recommend a simpler brand.

Industry Spotlights

Health Insurance

Healthcare is in poor shape. There's little disagreement on that point in the U.S. Health insurance finished last in industry standings.

Respondents saw little difference between one carrier and another, although they did find that their lives always seemed simpler the further they got from interactions with the insurer when filling a prescription, scheduling a doctor's appointment and finding a doctor the most simple of health-related tasks.

Aetna complicated consumer lives the most, according to our survey, with respondents citing challenges to understanding payment exceptions and navigating the company's website. United Health Group was the most simple by comparison, making it the best of the worst.

General Insurance

There was little assurance to be found in general insurance in the U.S. based on the industry's disastrous showing at No. 24 in a field of 25.

While most others in the category failed, GEICO succeeded by cultivating an approachable brand rooted in simplicity and low prices. Staying on message with its ubiquitous gecko mascot, it repeatedly came to one basic conclusion: "Fifteen minutes could save you 15 percent or more on car insurance."

They were far less appreciative of Progressive, despite its award-winning campaigns. When it came time to buy Progressive, respondents found the process too complicated. For starters, the insurer often bundles personal liability insurance with auto and sells policies both directly to the consumer and through a large network of independent agents.

Mega-insurer Nationwide had next to nobody on its side, coming in last in a group that performed poorly as a whole. With a web of subsidiaries offering products from homeowner's insurance to life insurance, from annuities to credit cards, the company had respondents tied up in confused knots.

Retail Banking

Returns on retail banking in this year's index showed growth, but not enough to bump the industry out of the bottom half of the pack with a No. 15 ranking.

Investments in simplicity, like making check deposits possible via smartphone, paid off handsomely for CHASE, which was picked best in class by respondents. Among the simplifying factors cited: an easy-to-use website with 24/7 access, convenient branch locations and short wait times on telephone help lines.

Citibank received the lowest U.S. ranking in retail banking and was singled out as confusing in its brand architecture as well as its products and services. Consumers complained that "Citi has too many divisions," and that rates and rules were confusing.

Industry Spotlights

News Media

If there ever was a time when the media took a "just the facts, ma'am" approach to news, it is surely long gone.

With news, entertainment and information streaming in from hundreds of sources online, on television, over the phone and in print, separating fact from fiction is clearly no easy task. News media finished out of the Top 10 in 2011—ranked 11th out of 25.

USA TODAY, was first in simplicity by a wide margin, with respondents reacting positively to its clean, colorful design and easy-to-read, easy-to-understand execution in print and online.

The *Wall Street Journal*, which was seen as having a distinct target audience that embraced complex concepts, finished at the bottom of the news media pile.

Respondents also found Fox News complex for different reasons, citing a "biased account of the news" and "an ideological bent toward business interests and money." A lack of transparency, said some respondents, further complicated issues by creating confusion about facts.

Retail

Americans are obviously getting the hang of online shopping and then some—taking advantage of easy price comparison, free shipping and a streamlined selection process funneled through customised communications, viewing the process as preferable to traditional avenues for their purchases.

All noteworthy as the National Retail Federation's 2011 Holiday Consumer Intentions and Actions Survey, conducted by BIGresearch finds that close to half (46.7 percent) of holiday shoppers plan to buy online—up nearly 6 percent from last year.

When it comes to mobile shopping, young adults present the biggest opportunity for retailers. According to the same survey, Americans aged 18–24 are the most likely to use their smartphones (72.2%) and tablets (86.4%) to shop for holiday items this year.

Netflix (post-rate hike but pre-Qwickster) was seen as the simplest brand in the U.S., with Amazon in close proximity. Perhaps this proves that a brand like Netflix can survive and even command higher prices (think Apple) when it has a clear, simple, purpose and message, but endangers its very existence when there is confusion and a lack of transparency. Groupon, while lauded for its price-saving efforts, finished last in the rankings—the product of extra steps and limitations in its transactional process.

Social Media

Turns out the virtual world of human interaction is at least as complicated as the real one—maybe even more so. Social media was No. 19 in the field of 25 industries in the U.S. based on simplicity.

Apparently, tending to imaginary crops and livestock, maintaining hundreds of Facebook friendships—birthdays and all—isn't as simple as it seems.

Keeping in touch has our respondents tangled up with issues of privacy, commerce, old news [those friends from high school come back to haunt them] and pseudo-news [fed randomly online through friends, postings and social media sites].

22.5 percent of online time is spent on a social network or blog, according to The Nielsen Company, and the frenzy of competition to capitalise on that time is leaving consumers confused and vulnerable.

Small wonder that YouTube, where respondents can just click and enjoy without commitment, was considered the simplest U.S. social media brand—considerably ahead of Facebook, even further from Twitter and a world away from LinkedIn.

United States: *Brand Simplicity Index*

1-42: LEADERS, 43-84: MIDDLE-OF-THE-PACK, 85-125: LAGGARDS

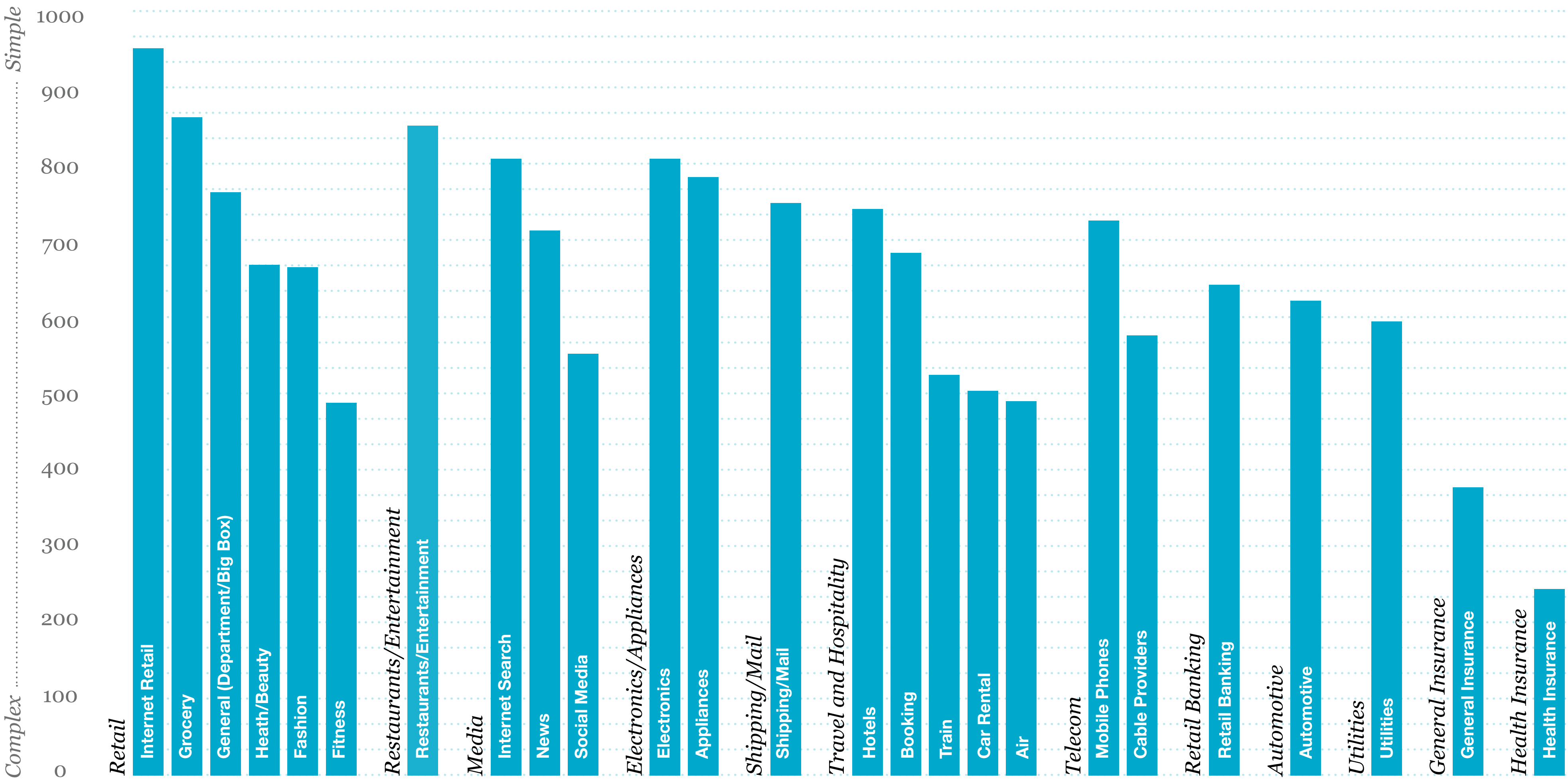
Rank	Brand	BSI	% Change from 2010
1	NetFlix	910	6%
2	Google	875	NA
3	Amazon	849	9%
4	Target	817	NA
5	Publix	814	NA
6	UPS	808	9%
7	SUBWAY	804	-5%
8	McDonald's	788	-6%
9	Whole Foods Market	787	16%
10	Pizza Hut	772	NA
11	Starbucks	761	-4%
12	Trader Joe's	757	-5%
13	IKEA	743	NA
14	Southwest Airlines	727	3%
15	Walmart	724	-11%
16	Dunkin' Donuts	721	-12%
17	Honda	719	4%
18	USA Today	709	8%
19	Zappos.com	705	21%
20	KFC	703	-8%
21	Hilton	702	35%
22	iTunes	698	14%
23	Expedia	698	NA
24	Walgreens	689	-8%
25	Comfort Inn	687	2%
26	Sony	683	NA
27	Burger King	682	-17%
28	Old Navy	680	-14%
29	Albertsons	680	-9%
30	Victoria's Secret	679	3%
31	MSN	677	NA
32	Days Inn	677	-1%
33	Kroger	672	-15%
34	Ford	672	4%
35	Toyota	671	4%
36	USPS	669	-5%
37	CVS/pharmacy	666	-8%
38	Safeway	665	-15%
39	eBay	664	2%
40	Skype	659	NA
41	Apple	659	13%
42	Groupon	652	NA
43	GEICO	650	1%
44	PeaPod	648	NA
45	Samsung	647	11%
46	Bing	645	NA
47	Rite Aid Pharmacy	643	-3%
48	Holiday Inn	640	-3%
49	YouTube	638	NA
50	Nike	632	-4%
51	Canon	631	-5%
52	Kmart	631	NA
53	Hertz	629	52%
54	Adidas	625	-3%
55	H&M	625	NA
56	Google+	621	NA
57	Yahoo!	620	NA
58	The New York Times	615	NA
59	Whirlpool	615	NA
60	Yelp	615	NA
61	FedEx	610	-12%
62	Macy's	610	-18%
63	HP	606	-8%
64	Gap	604	-5%
65	Marriott	602	-10%
66	Chevrolet	598	-7%

United States: *Brand Simplicity Index (continued)*

1-42: LEADERS, 43-84: MIDDLE-OF-THE-PACK, 85-125: LAGGARDS

Rank	Brand	BSI	% Change from 2010
67	Maytag	593	NA
68	Orbitz	591	NA
69	Reebok	586	-16%
70	Sephora	585	NA
71	AllState	585	22%
72	Budget	582	-18%
73	MSNBC	579	NA
74	Verizon	574	5%
75	Priceline.com	571	NA
76	Progressive	570	1%
77	CNN	568	5%
78	Dell	566	-16%
79	Sears	561	-21%
80	Dodge	561	-5%
81	T-Mobile	561	-21%
82	Avis	560	44%
83	Ramada	556	NA
84	Motorola	556	NA
85	Volkswagen	555	NA
86	GE	550	NA
87	Facebook	548	NA
88	Fox News	542	-14%
89	State Farm	534	13%
90	Amtrak	532	-1%
91	DIRECTV	526	-7%
92	The Wall Street Journal	517	NA
93	KAYAK	516	NA
94	Best Western	510	-21%
95	DHL	509	-12%
96	Farmers	505	2%
97	Sprint	503	-35%
98	Panasonic	500	NA
99	Haier	489	NA
100	Chase	483	7%
101	Microsoft	483	NA
102	American Airlines	481	24%
103	Bank of America	479	NA
104	Wells Fargo	472	-16%
105	JetBlue Airways	471	-8%
106	US Airways	468	3%
107	Delta Air Lines	465	20%
108	BlackBerry	454	NA
109	Twitter	448	NA
110	DISH Network	441	-20%
111	AT&T	437	-18%
112	U.S. Bank	437	NA
113	ZARA	437	NA
114	Alamo	421	-26%
115	Enterprise	421	-24%
116	Citibank	406	40%
117	United/Continental	402	NA
118	Time Warner Cable	389	NA
119	Nationwide	382	NA
120	LinkedIn	368	NA
121	UnitedHealth Group	337	-13%
122	HUMANA	316	-31%
123	Comcast	305	NA
124	CIGNA	279	1%
125	Aetna	217	NA

United States: *Simplicity by Industry*



The Simplicity Score is a normalised composite based on ratings on key elements of our Simplicity Lab™ methodology, including stated simplicity, ease of understanding, transparency, caring, innovation and usefulness of communications as well as how painful or not typical interactions are.

The *Simplicity Premium* can increase profits for many industries.

Depending on the industry, between 3 percent and 15 percent of people are willing to pay more for simpler experiences and interactions. The amount they are willing to pay varies by industry, but is significant.

For simpler experiences, people would pay:

>5% more

Retail: Fitness

≥4.4% more

Restaurants/ Entertainment

Social Media

Electronics

Retail: Internet

>4% more

Retail: Fashion
Retail: Grocery
Retail: General

Media: Internet Search

Appliances

Travel: Air

Automotive

Health Insurance

≥3.5% more

General Insurance

News Media

Travel: Hotels
Travel: Train

Telecom: Mobile Phones
Telecom: Cable Providers

While people will pay more across all industries, they are willing to pay the most in the industries above.

United States *Top 10 Brands*

This year, retail, restaurants, media and shipping brands are represented among the top 10 simplest brands.

1	*BSI: 910*	NETFLIX
2	*BSI: 875*	Google
3	*BSI: 849*	amazon
4	*BSI: 817*	TARGET
5	*BSI: 814*	Publix.
6	*BSI: 808*	ups
7	*BSI: 804*	SUBWAY
8	*BSI: 788*	M
9	*BSI: 787*	WHOLE FOODS MARKET
10	*BSI: 772*	Pizza Hut

In the United States, businesses are leaving more than *$20.1B on the table.*

Simplify and you shall receive.The health insurance industry could stand to capture the most, more than $4.3 billion to be precise, through clearer, understandable communications.

Health Insurance
+ $4.3 billion

Retail: Grocery
+ $1.6 billion

Retail: Internet
+ $1.1 billion

Electronics
+ $2.3 billion

Automotive
+ 1.4 billion

Utilities
+ $1 billion

Restaurants/Entertainment
+ $1.9 billion

Retail Banking
+ $1.4 billion

Telecom: Mobile Phones
+ $905 million

THE STATE OF SIMPLICITY UNITED KINGDOM

From their relationships with each other to their interactions with brands, it's all, they say, just a little too complicated.

Plainly, you do need a stiff upper lip if you live and work in the United Kingdom, because based on the results of our Global Brand Simplicity Index, there's really very little respondents find simple about their lives there.

Against the backdrop of a growing, multicultural population, our survey finds the workplace a focal point of UK complexity. Accordingly, people who work full-time said their lives were most complex while retirement was seen as an oasis of simplicity.

Overall, UK women find their relationships significantly simpler than men do, and though both genders say it's easier to navigate friendships than work relationships, men view work as more complex than women do.

Assessing industry, consumers say Internet retail is simplest in the UK (as it is in many other regions we surveyed) with Google topping all brands in simplicity and Amazon, John Lewis and Tesco following close behind.

Simplicity's perpetual bottom dweller general insurance fared no better in the UK than it did elsewhere in the world, coming in dead last. But it was UK gas and electric company npower that came in for the real drubbing, voted least simple of all brands and roundly criticised for what consumers considered deceptive messaging and pricing.

GOD SAVE THE MEN

British women find most relationships simpler than British men, especially work, romance and family.

Simplicity = Loyalty

87.7%

of people in the United Kingdom are more likely to recommend a simpler brand.

Industry Spotlights

Retail Banking

Retail banking returns were low this year, coming in No. 18 out of 25 categories and below the global average.

According to our respondents, First Direct was first in simplicity, awarded points for its personal touch—a quality now considered a table-stake in UK banking.

At the heart of the simple touch? Simple communication. "First Direct always answers the phone with a real person…and never sends you to automated phone systems that we all hate," read one characteristic response.

On the downside, Santander, the UK's least simple bank brand, paid a penalty in our survey for poor communication and customer service. Consumers complained that Santander had "long, complex terms and conditions; full of 'gotchas'" and what one respondent said was a customer service so appalling it "deserves special mention."

Utilities

You have to drill down to the bottom of the rankings in the UK to find the utilities industry, which finished 24th in our field of 25.

British Gas was rated as simplest in the category, though in an industry with such sub-par numbers, it hardly qualifies as a victory.

The industry-wide poor showing will come as no surprise to UK consumers given Prime Minister David Cameron's recent call to cut energy consumption and a summit with the country's six biggest energy suppliers pushing them to drop their prices.

Against the backdrop of profit margins enjoyed by energy companies—at the expense, many believe, of the public—the industry's relationship with consumers couldn't get much more complicated.

Unless, of course, you're talking about npower, which was the lowest-rated brand among utilities and a company respondents found especially vague and deceptive in its messaging and pricing.

General Insurance

In the world of simplicity, general insurance is one of the few industries that's guaranteed to be seen as complicated by consumers. It finished last among all industries globally, and it finished last in the UK, too—25th in a field of 25.

Jargon garbles communications, feeds confusion and mistrust, adding to the already complicated nature of the industry even in best-case scenarios.

Still, there has to be a better way, and the industry apparently has yet to find it based on responses to our survey.

Allianz was seen as the best of the worst in the UK for at least showing signs of trying to simplify the brand. But last-place Aviva took some extra knocks for its confusing pricing plans and poor customer service.

Industry Spotlights

Telecom

As it stands, based on our survey, mobile products and providers were seen as simpler in the UK coming in 10th out of 25 industries with cable finishing 19th.

Mobile provider Three was top of the sector, reaping the rewards of a new streamlined visual identity and offerings paired with technical improvements and status as the fastest 3G network in the UK.

TalkTalk got a lot of static that left it at the bottom of the list of mobile carriers as respondents found complicating factors beginning with a lack of clarity on a product level.

Apple, the top-rated mobile phone in the UK was miles ahead of last-place BlackBerry as was Virgin Media on the cable side compared with the undeniably underwhelming BT, the latter despite a noteworthy investment in online advertising and brand campaigning.

News Media

The headline on simplicity and media in the UK isn't a tabloid-worthy shocker. Eyebrow raising, perhaps, given the scandal-ridden backdrop this year with revelations of bribery, hacking and professional disgrace that brought Rupert Murdoch's *News of the World* to its knees.

The fact is: UK media did just fine, finishing a respectable No. 9 out of 25 industries surveyed.

There were, however, signs of the same old story. As consumers have complained for years, a paid subscription shouldn't be a complicated process, but somehow it remains a sticking point for the industry. Paying the price for that perception (or reality) in the UK are the *Financial Times* and Sky. The two outlets tied for last place in the media category.

Not so for broadcast TV channels with the BBC rated the simplest brand by a comfortable margin. The outlet was lauded for delivering on its brand promise and providing information that was easy to understand and digest.

Travel

Hotels topped the list with a No. 2 ranking in our field of 25 industries in the UK, closely followed by booking at No. 3, and air at No. 4. Car rental, however, sputtered in at No. 16 and the train sector pulled in at dismal No. 20.

Noteworthy within the findings was a poor showing by Ryanair. Consumers were unambiguous about the acute disconnect they felt between the carrier's promises of cheap and simple air travel and their actual experience. Many respondents thought Ryanair's offers were intentionally complex—a common reaction when communications lack transparency and directness.

Consumers had no such problem with top hotel finisher Travelodge and its straightforward offers.

Air travel brands in general scored above average in simplicity, with Virgin Atlantic taking the lead for brand messaging and transparent communications.

There were only two contenders in the UK's travel booking category, but their differences were distinct. Lastminute.com graded significantly higher than the below average Expedia, which suffered from complicated messaging and presentation of information.

United Kingdom: *Brand Simplicity Index*

1-41: LEADERS, 42-82: MIDDLE-OF-THE-PACK, 83-123: LAGGARDS

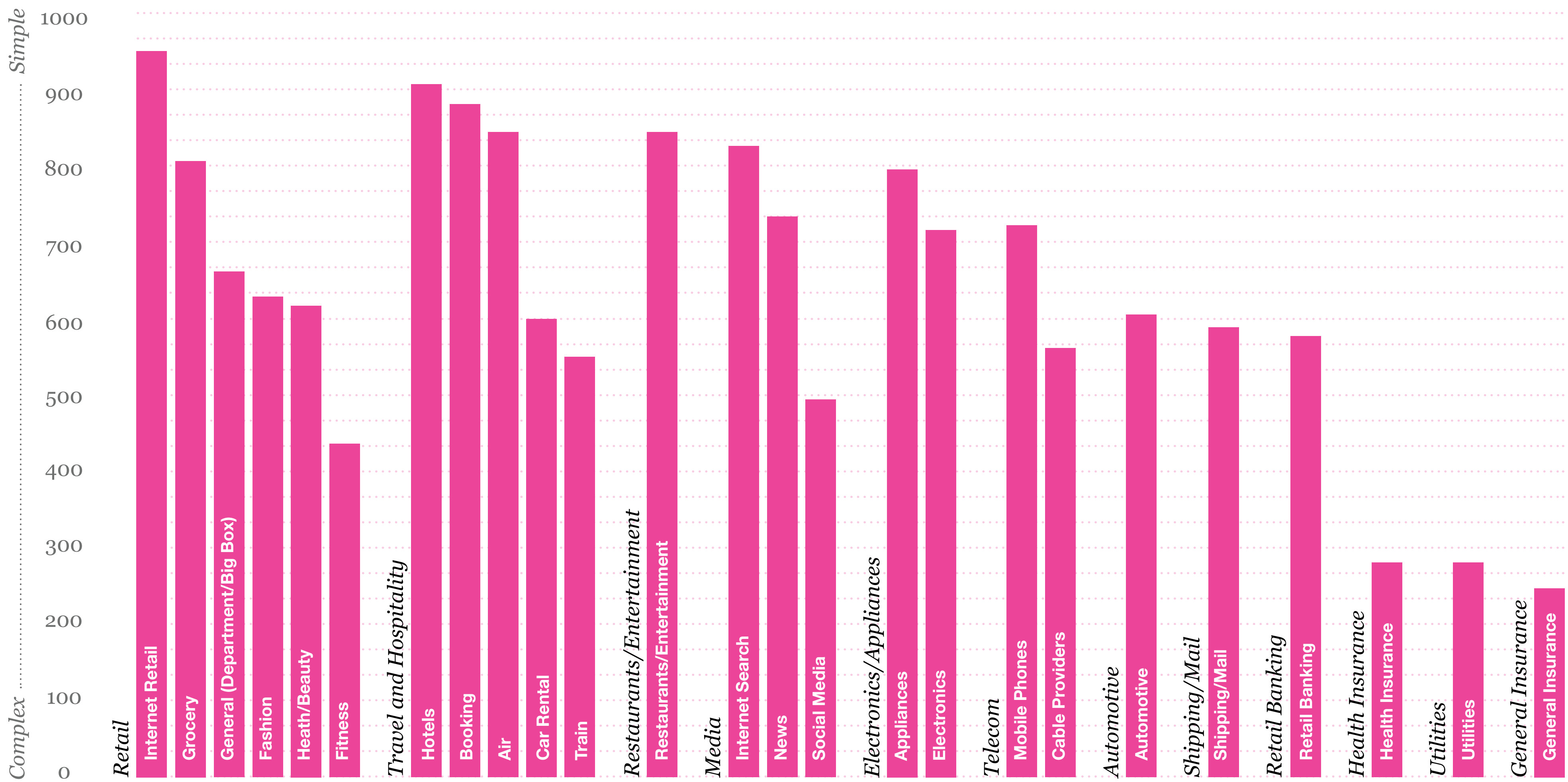
Rank	Brand	BSI	% Change from 2010
1	Google	970	NA
2	Amazon	941	7%
3	John Lewis	917	26%
4	Tesco	897	6%
5	Travelodge	864	6%
6	Lastminute.com	853	8%
7	Premier Inn	853	13%
8	McDonald's	851	2%
9	BBC	844	3%
10	Apple	830	26%
11	Asda	828	-10%
12	Waitrose	819	10%
13	Co-operative	815	1%
14	Nando's	806	14%
15	PizzaExpress	801	4%
16	Virgin Atlantic	800	9%
17	Marks & Spencer	791	5%
18	Sainsbury's	789	-9%
19	IKEA	787	NA
20	LOVEFiLM	782	NA
21	Expedia	777	18%
22	Boots	776	-4%
23	The Sun	776	-5%
24	Holiday Inn	774	6%
25	KFC	767	NA
26	Audi	755	10%
27	Gap	747	NA
28	Burger King	743	-10%
29	Renault	740	NA
30	Toyota	729	NA
31	First Direct	722	NA
32	New Look	713	NA
33	Volkswagen	702	14%
34	Channel 4	701	2%
35	Sony	701	NA
36	iTunes	701	NA
37	Starbucks	700	NA
38	Groupon	700	NA
39	BHS	694	-3%
40	HSBC	691	51%
41	British Airways	691	17%
42	eBay	688	-3%
43	Three	687	NA
44	Nokia	687	NA
45	Canon	683	NA
46	Hilton	682	9%
47	Honda	680	NA
48	BMI	676	67%
49	Superdrug	676	-12%
50	Virgin Mobile	672	28%
51	Primark	669	-15%
52	Samsung	666	-2%
53	Topshop	664	NA
54	Royal Mail	663	5%
55	BMW	661	35%
56	Virgin Media	661	8%
57	Bosch	658	NA
58	Metro	654	-6%
59	YouTube	653	NA
60	Dell	652	7%
61	H&M	652	-15%
62	Peugeot	650	26%
63	Nike	650	-2%
64	Google+	643	NA
65	Facebook	640	NA
66	Ford	639	-1%

United Kingdom: *Brand Simplicity Index (continued)*

1-41: LEADERS, 42-82: MIDDLE-OF-THE-PACK, 83-123: LAGGARDS

Rank	Brand	BSI	% Change from 2010
67	easyJet	638	3%
68	Panasonic	638	NA
69	The Times	637	NA
70	Twitter	634	NA
71	Channel 5	632	NA
72	ZARA	632	4%
73	Debenhams	629	-12%
74	O2	626	-12%
75	Philips	625	NA
76	Enterprise	624	28%
77	Adidas	615	-10%
78	Radisson Edwardian	612	50%
79	Reebok	608	NA
80	Selfridges	608	-1%
81	Vauxhall	605	-13%
82	Allianz	599	NA
83	Yahoo!	596	NA
84	Orange	593	-4%
85	Microsoft	585	NA
86	Mercedes-Benz	585	NA
87	FedEx	581	10%
88	Vodafone	581	-7%
89	Virgin Money	573	NA
90	Guardian	573	NA
91	Parcelforce Worldwide	566	-9%
92	MSN	566	NA
93	HP	557	-13%
94	Hertz	555	61%
95	Nissan	551	NA
96	Lloyds TSB	547	32%
97	ING	541	NA
98	Avis	533	14%
99	BlackBerry	526	NA
100	Budget	526	-5%
101	NatWest	525	4%
102	Sky	519	-12%
103	The Financial Times	519	4%
104	Europcar	518	54%
105	TalkTalk	507	-6%
106	Barclays	499	2%
107	UPS	492	NA
108	The Royal Bank of Scotland	427	NA
109	DHL	423	-29%
110	Aviva	417	1%
111	Santander	409	-10%
112	BT	386	-8%
113	Bing	385	NA
114	British Gas	369	NA
115	GE	368	NA
116	AXA PPP Healthcare	362	18%
117	Ryanair	358	-18%
118	E-on	352	NA
119	Bupa	335	-30%
120	LinkedIn	319	NA
121	EDF Energy	290	NA
122	npower	275	NA

United Kingdom: *Simplicity by Industry*



The Simplicity Score is a normalised composite based on ratings on key elements of our Simplicity Lab™ methodology, including stated simplicity, ease of understanding, transparency, caring, innovation and usefulness of communications as well as how painful or not typical interactions are.

The *Simplicity Premium* can increase profits for many industries.

Depending on the industry, between 3 percent and 17 percent of people are willing to pay more for simpler experiences and interactions. The amount they are willing to pay varies by industry, but is significant.

For simpler experiences, people would pay:

>5% more

- Restaurants/ Entertainment

>4% more

- Social Media
- Appliances Electronics
- Retail: Fashion
- Travel: Air

≥3.8% more

- Retail: General
- Automotive
- Telecom: Cable Providers
- Travel: Hotels
- Travel: Train

≥3.3% more

- Travel: Booking
- Shipping/Mail
- Telecom: Mobile Phones
- Retail: Grocery
- Media: Internet Search
- Health Insurance

While people will pay more across all industries, they are willing to pay the most in the industries above.

United Kingdom *Top 10 Brands*

This year, retail, travel, media and electronics brands are represented among the top 10 simplest brands.

Rank	BSI	Brand
1	*BSI: 970*	Google
2	*BSI: 941*	amazon
3	*BSI: 917*	John Lewis
4	*BSI: 897*	TESCO
5	*BSI: 864*	Travelodge
6	*BSI: 853*	lastminute.com
7	*BSI: 853*	Premier Inn
8	*BSI: 851*	McDonald's
9	*BSI: 844*	BBC
10	*BSI: 830*	Apple

In the UK, businesses are leaving more than *£2.8B on the table.*

Simplify and you shall receive. The general insurance industry could stand to capture the most, more than £506 million to be precise, through clearer, understandable communications.

General Insurance
+ £506 million

Automotive
+ £295 million

Health Insurance
+ £119 million

Retail Banking
+ £460 million

Restaurants/Entertainment
+ £235 million

Retail: Fashion
+ £94 million

Utilities
+ £419 million

Travel: Air
+ £152 million

Travel: Hotels
+ £75 million

THE STATE OF SIMPLICITY **GERMANY**

Germans place such importance on simplicity, they've tried to make it mandatory.

You have to hand it to a country like Germany, which boasts the lowest unemployment rate of any Western country we surveyed, but whose unemployed rate their lives as significantly simpler than their working brethren.

Government policies, which provide social welfare benefits, (e.g., financial assistance and rent) for those out of work, account for much of that simple life. Only retirement, in fact, is seen as simpler.

Internet search takes the top spot in the industry, finishing first in simplicity in our field of 25 on the back of highly efficient, easy-to-use search brands such as Google. Just a click back is Internet retail and Amazon—the top brand in simplicity in Germany overall.

German consumers viewed basic technologies such as computer and emails as the most helpful in simplifying their lives. Ranked last were e-Readers, whose slow adoption by consumers is affected by high prices and limited availability of devices and e-books.

Insurance in Germany is another unhappy story entirely, and where the idea of mandatory simplicity comes in. While recent government regulations actually require insurers to streamline their communications on pricing and products to customers, complexity still plagues insurance. Out of 25 industries, health insurance finished 24th and general insurance 25th.

Utilities provider EWE was at the bottom of the brand list. Like other companies in the sector, respondents pointed to its less-than-transparent billing and highly unsatisfactory customer service experience.

BEING UNEMPLOYED IN GERMANY IS TOO SIMPLE

How people view unemployment varies a lot by country. While it is seen as the most complex in the U.S., UK and China, Germany sees it as the second simplest "occupation."

Simplicity = Loyalty

68.2%

of people in Germany are more likely to recommend a simpler brand.

Industry Spotlights

Utilities

The utilities industry in Germany doesn't look like it's plugged into simplicity at all. It came in 22 out of 25 industries.

One significant event was the government's about-face in the wake of Japan's crisis at Fukushima earlier this year and the announcement that all of Germany's nuclear power plants will be phased out by the end of 2022. The public is much in favor of the end to nuclear power in Germany, with energy companies fiercely opposing the plan.

Still, respondents complained more about company communications and interactions than energy policy—the sense that the lights were on but there was nobody home when consumers came knocking.

RWE shone brightest, with EnBW and E.On also receiving a few glowing returns and simplicity points for customer service and availability and responsiveness.

Things were darkest for EWE, which was at the bottom of the energy barrel and complained that the "changed [nuclear] policy burdens EWE," while respondents complained about EWE's confusing contract messaging. It is noteworthy that EWE is the only utility provider offering "triple play" services (Internet access, phone and television), which can result in more complex interactions with consumers.

General Insurance

Germany realised several years ago that it had a simplicity problem in its insurance industry—so much so that in 2008 government regulations officially required insurers to provide consumers with a succinct, easy-to-understand, single-page description of their product with clearly defined pricing.

Despite the rules and regulations, the industry landed at the very bottom of the simplicity industry rankings this year, finishing 25th in a field of 25. In fact, respondents put "understanding my policy documents" dead last for simplicity among the eight interactions we evaluated.

Insurers are clustered close together top to bottom with AXA and R+V Versicherung virtually tied for the top spot while Allianz, the country's largest insurer, sits at the bottom. Respondents characterise Allianz as "untrustworthy" and some getting the sense that the company "conceals its strategy." This stands in marked contrast to the company's marketing efforts, which emphasizes its efforts to be a "trusted partner" for customers.

Healthcare

When something that should be simple becomes complex, there's usually something wrong, and based on the results of our Global Brand Simplicity Index, there's something clearly amiss in the healthcare industry in Germany.

Germany's state-run healthcare system, which involves both government and private health insurers, has many respondents in a state of confusion and complexity as health insurance there finished 24th out of 25 industries.

BKK Mobil Oil was voted by far most simple in its category while insurer DAK was a distant last. Possibly contributing to DAK's lowly rankings was its rollout of additional fees to customers. In contrast, BKK has expanded its service offerings but didn't raise prices.

Apparently DAK was plagued like its counterparts around the world with the inability to offer customers direct and unambiguous answers to basic questions like treatment options and pre-authorisation.

Industry Spotlights

Automotive

More+better+faster doesn't necessarily equal simple. And in Germany, the technology driving innovation and the country's world famous auto industry actually pushed the sector into the Global Brand Simplicity Index ditch. It finished 20th in a field of 25 industries.

Perhaps it's because the relentless churn of upgrades and change is unsettling and complicating to consumers and in the auto industry, it touches so many product areas—from electronics and motor technology to security.

German pride took a heavy hit, indeed, with three of the nation's six brands rated as below average in the category and luxury brand Mercedes-Benz at the very bottom of the list with Volkswagen in close proximity. Mercedes may be considered a premium brand, but for the older, not younger generation.

Which car manufacturer took the No. 1 spot in Germany, then? Toyota.

This despite a number of product recalls in the recent past. The reason? Toyota maintains an exceptional position in the market based on long-standing customer satisfaction, which is closely tied to customer expectations about a brand rather than its absolute service performance.

Social Media

Maybe Mark Zuckerberg's social media sensation gets more face time, but in Germany—and around much of the globe—consumers look to YouTube for simplicity. In fact, there was a world of difference in Germany, where YouTube finished at the top of the Simplicity Index and Facebook ended up on the bottom. As a whole, social media finished 20th out of 20 industries.

With almost 18 million users, Facebook is actually the most visited social network in Germany. Close to 50 percent of Germans online use Facebook and almost 40 percent of them do so weekly. Recent changes in terms, layout and concerns about data protection, however, have caused significant confusion and complications among users, contributing to its last place finish in the social media industry.

Similarly to LinkedIn's low performance in other countries, Germany's social network for business professionals, Xing came in near the bottom of social media brands because of its inability to engage users.

Retail Banking

Retail banking is getting more complicated. This in spite of recently passed legislation requiring comprehensible and easy-to-understand product information sheets, which many banks have implemented. The industry finished 18th in our field of 25 in the study.

One German banking brand, however, did manage to stand out above the crowd. ING Diba, though smaller in comparison to its competitors, is the German banking simplicity leader by a large margin. ING Diba might have a smaller corporate footprint, but it was viewed as far greater in terms of simplicity based on its reduced and clear product portfolio as well as its clear communications and interactions.

Commerzbank found itself at the bottom of the simplicity rankings in Germany, its stock with consumers weighted down by complaints of "stubborn" and "inflexible" customer service that complicated the lives of consumers in a way that some found "nerve-racking."

Germany: *Brand Simplicity Index*

1-42: LEADERS, 43-84: MIDDLE-OF-THE-PACK, 85-125: LAGGARDS

Rank	Brand	BSI	% Change from 2010
1	Amazon	995	13%
2	Google	992	NA
3	IKEA	931	NA
4	Zalando	922	NA
5	Tchibo	914	8%
6	Apple	898	NA
7	Dell	897	NA
8	OTTO	895	17%
9	Toyota	894	NA
10	Canon	886	NA
11	iTunes	879	NA
12	eBay	873	NA
13	Aldi	871	-1%
14	Lidl	870	NA
15	Miele	866	NA
16	Sony	854	NA
17	Audi	847	15%
18	BILD	840	NA
19	BMW	838	15%
20	Samsung	838	NA
21	Motorola	837	NA
22	O2	833	3%

Rank	Brand	BSI	% Change from 2010
23	YouTube	833	NA
24	Media Markt	832	NA
25	airberlin	832	8%
26	Edeka	831	-2%
27	H&M	831	3%
28	DM	825	-3%
29	McDonald's	825	0%
30	Hermes	824	7%*
31	Nokia	824	NA
32	Lufthansa	819	4%
33	C&A	819	0%
34	BKK Mobil Oil	818	23%
35	Microsoft	817	NA
36	Yahoo!	817	NA
37	ING DiBa	810	5%
38	Real	808	NA
39	Spiegel	802	-4%
40	Bosch	798	2%
41	Siemens	796	1%
42	Panasonic	795	NA
43	DHL	793	NA
44	KIK	793	-4%

Rank	Brand	BSI	% Change from 2010
45	Opel	792	8%
46	HP	788	NA
47	REWE	787	1%
48	Deutsche Postbank	787	16%
49	Best Western	785	NA
50	TUI	784	3%
51	Google+	783	NA
52	Saturn	783	3%
53	Sparkasse	783	18%
54	Prosieben	781	NA
55	Ford	779	NA
56	Nike	777	2%
57	Alltours	776	NA
58	easyJet	775	3%
59	Bing	775	NA
60	FedEx	773	-4%
61	Rossmann	773	-1%
62	Vodafone	772	4%
63	Volkswagen	772	-3%
64	Thomas Cook	771	5%
65	Philips	771	NA
66	Penny	767	NA

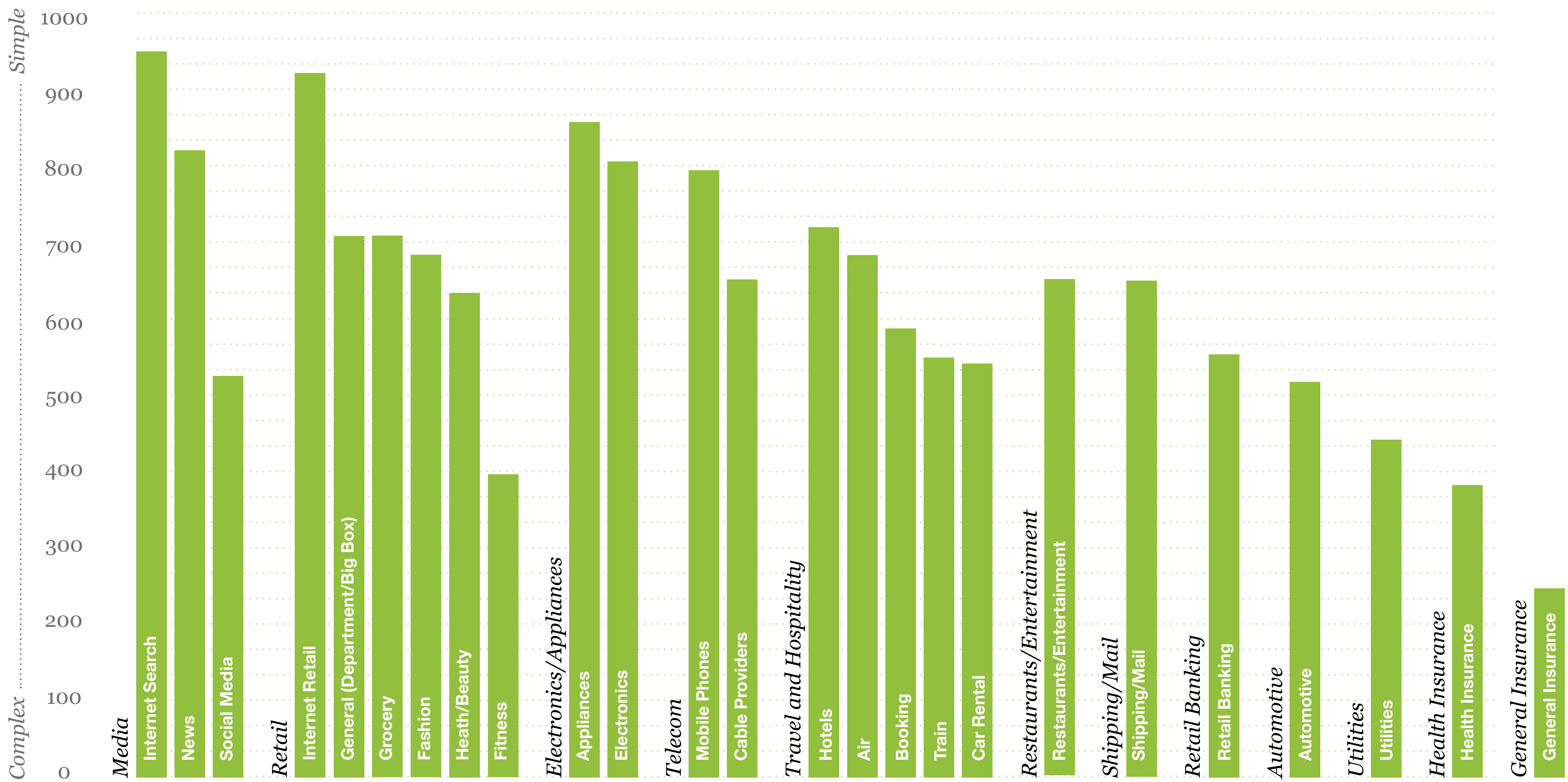
*% change for Hermes reflects a corrected score from that reported in the 2010 study.

Germany: *Brand Simplicity Index (continued)*

1-42: LEADERS, 43-84: MIDDLE-OF-THE-PACK, 85-125: LAGGARDS

Rank	Brand	BSI	% Change from 2010
67	Mercedes-Benz	767	NA
68	Holiday Inn	764	NA
69	ZARA	762	NA
70	Adidas	760	-1%
71	MEDIMAX	758	NA
72	Twitter	758	NA
73	Sixt	758	-2%
74	ITS Travel	756	NA
75	Burger King	754	-10%
76	Deutsche Post	753	11%
77	EP/Elektronik Partner	752	NA
78	Deutsche Bank	746	11%
79	Müller	746	NA
80	DER	745	NA
81	Techniker Krankenkasse	745	NA
82	Sky	744	NA
83	AEG	743	NA
84	Nordsee	742	-12%
85	Budnikowski	739	NA
86	eplus	733	-7%
87	Marriott	733	NA
88	RTL	733	-8%
89	SUBWAY	727	-5%
90	Hilton	723	NA
91	TARGOBANK	719	NA
92	Xing	711	NA
93	Deutsche Telekom	708	13%
94	KFC	706	NA
95	Peek & Cloppenburg	693	-13%
96	Facebook	691	NA
97	UPS	690	NA
98	AOK	686	-5%
99	StarCar	683	NA
100	Puma	681	-13%
101	Schlecker	681	-15%
102	Europcar	680	-5%
103	HypoVer.Bank	678	3%
104	BARMER GEK	675	NA
105	Reebok	675	NA
106	Commerzbank	670	2%
107	AXA	668	0%
108	RWE	661	NA
109	R+V Versicherung	660	26%
110	Avis	645	-10%
111	EnBW	643	NA
112	E.ON	641	NA
113	Wüstenrot	635	13%
114	IKK Group	629	NA
115	Hertz	626	-19%
116	DAK	626	3%
117	Ramada	609	NA
118	Deutsche Bahn	598	NA
119	Ryanair	589	-8%
120	ERGO	573	NA
121	HDI-Gerling	543	NA
122	Vattenfall	539	NA
123	Generali	538	NA
124	Allianz	519	-19%
125	EWE	480	NA

Germany: *Simplicity by Industry*



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The *Simplicity Premium* can increase profits for many industries.

Depending on the industry, between 2 percent and 11 percent of people are willing to pay more for simpler experiences and interactions. The amount they are willing to pay varies by industry, but is significant.

For simpler experiences, people would pay:

≥4.9% more

- Travel: Hotels
  Travel: Train
- Appliances
  Electronics

≥4.5% more

- Media: Internet Search
  News Media
- Telecom: Cable Providers
- Health Insurance

≥4% more

- General Insurance
- Automotive
- Travel: Booking
  Travel: Air
- Retail: Internet
  Retail: Health/Beauty
- Telecom: Mobile Phones
- Restaurants/
  Entertainment

≥3.8% more

- Shipping/Mail
- Retail: General
- Retail Banking

While people will pay more across all industries, they are willing to pay the most in the industries above.

Germany *Top 10 Brands*

This year, retail, electronics, media and automotive brands are represented among the top 10 simplest brands.

1
BSI: 995
amazon

2
BSI: 992
Google

3
BSI: 931
IKEA

4
BSI: 922
zalando

5
BSI: 914
Tchibo

6
BSI: 898

7
BSI: 897
DELL

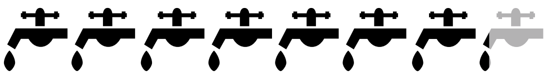
8
BSI: 895
OTTO

9
BSI: 894
TOYOTA

10
BSI: 886
Canon

In Germany, businesses are leaving more than *€3.6B on the table*.

Simplify and you shall receive. The utilities industry could stand to capture the most, more than €714 million to be precise, through clearer, understandable communications.



Utilities

+ €714 million

Automotive

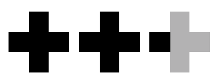
+ €415 million

Restaurants/Entertainment

+ €124 million

Retail Banking

+ €605 million



Health Insurance

+ €234 million

Telecom: Mobile Phones

+ €100 million

General Insurance

+ €589 million

Retail: General

+ €138 million

Electronics

+ €90 million

THE STATE OF SIMPLICITY **MIDDLE EAST**

While intricacy and abundance contribute to a rich experience in the Middle East, there's still an unanswered longing for simplicity.

In the Middle Eastern countries we surveyed, telecommunications was king of simplicity and Google was the reigning brand overall.

News media including print, online, broadcast and mobile outlets, also held a prominent place in the Global Brand Simplicity Index, finishing in the 5th spot.

As was the case in much of the rest of the world, insurance was considered the most complex industry in the Middle East with SALAMA—Islamic Arab Insurance Company the worst of the worst. Respondents pointed typically to an absence of clear and concise communication.

Online shopping is not the simple task in the Middle East that it can be elsewhere in the world due in part to a lack of national mail delivery. Simplicity is valuable enough, however, that some respondents say they are willing to pay an average of 7 percent more for improved shopping experiences.

One interesting sidebar in our findings is the view of unemployment. Apparently not having a job in parts of the Middle East makes for a less complicated life and is not seen as a hardship. Retirement, in contrast, is seen as one of the least simple stages of life—a time spent navigating family relationships and making decisions about inheritance.

WORKING IS MORE COMPLEX THAN UNEMPLOYMENT OR STUDYING IN THE MIDDLE EAST

How people view unemployment varies a lot by country. While it is seen as the most complex in the U.S., UK and China, the Middle East sees it as the simplest "occupation". Also, being a student ranks as second simplest, possibly reflecting large investments made in education in this region.

Simplicity = Loyalty

72.8%

of people in the Middle East are more likely to recommend a simpler brand.

Industry Spotlights

Health Insurance

The state of healthcare is in such a condition that coming in No. 20 in a field of 25 industries is a comparative victory. Everywhere else in the world we surveyed, health insurance finished three to five spots lower in the rankings.

Not that all is well by any means or that all things are equal. The qualities of healthcare and level of simplicity vary from region to region within the Middle East. Some receive high-quality gratis state care while others have little access to care. Most expatriate executives carry some form of international coverage and frequently combine a company-provided plan with one or more private policies for their families.

Against that backdrop, the Abu Dhabi government-backed Daman was rated as the simplest insurance provider while NCCI was at the bottom of the Middle East health care rankings.

Telecom

Telecommunications/cell phones was the No. 1 industry in simplicity in the Middle East, but that's not what got our attention.

One company, Mobily, delivered in a way that transcended its notably superior point total. Respondents said the mobile carrier/cable provider not only came in loud and clear on their website and in product literature with easy-to-understand brochures, they also made users feel like they had unimpeded access to account information and simple packages that custom-fit a wide variety of needs and sectors.

It was the complete opposite with lowest-scoring brand Zain. "You cannot get what they are offering at a glance," said one of our respondents. "You have to read through [everything] until you go insane." The feelings were negative enough about Zain that though it was part of the top-rated industry, it still ended up a brand bottom-dweller across all categories.

Retail Banking

The strictly governed, highly regulated banking system in the Middle East wasn't designed with simplicity as its driving force. There are, for instance, many circumstances where customers are required to appear in person to request or complete transactions. Still, retail banking was ranked No. 11 out of 25 industries overall.

Islamic banks surveyed were all perceived to deliver simpler service than their international counterparts. Overall, the region's Citibank delivered a bit better than other international names, but still ranked behind homegrown offerings, on customer inability to easily search the bank's website or find basic information in printed materials.

Locally, Alinma Bank lead the simplicity pack with SABB, Emirates Islamic Bank and Al Rhajhi Bank among the top brands within the list of Islamic banks. Among non-Islamic retail banks surveyed, Emirates NBD was the top performer and was the most simple brand overall. The bank got points for clear statements, concise communications, efficient transactions and its abundance of physical locations.

HSBC was by far the least simple—plagued by issues around customer privacy including leaked client emails in the UAE. They were frequently cited as well for making things complicated by changing terms and conditions without notice in ways customers considered detrimental to them but beneficial to the bank.

Industry Spotlights (continued)

News Media

One of the most tumultuous and high-profile regions of the world sees news media as one of the most simple industries of all. News media, which included broadcast TV, print, online and mobile outlets in our survey, finished 5th in a field of 25 industries in the Middle East.

Broadcast brands like Al Jazeera and Al Arabiya were seen as simple within the industry, boosted by their ability to provide easy access to local and global content across multiple areas of interest. In fact, the two outlets were in the top 20 in the region in a list that featured 124 multicategory brands.

Building consumer relationships and loyalty via new content models is key in the Middle East—as it is elsewhere—as seen in newspaper/online combinations from top media brands *Gulf News* and close second *Asharq Al-Awsat* (which heavily promotes its free news and iTunes apps.)

Last place Saudi TV, however, took heat from consumers for overwhelming them with too much information and unclear messaging.

Social media continues to develop in the Middle East as an important news source. Though they placed 15th overall, social networks were considered the second most simple way to follow news (after broadcasting) by people between the ages of 18 and 24.

Social Media

Though the Middle East is culturally disposed to embrace social media as a region that celebrates a strong sense of community, the category's ranking of 15th out of 25 industries shows there's a need for greater simplicity.

YouTube, where interaction can be as basic as click and view, was picked as the most simple social media brand in the region covered by our survey.

Google's Gulf region manager says Saudi Arabia, the UAE and Kuwait have the highest per capital consumption of YouTube in the world. It is, in fact, Saudi Arabia's second most visited website with 40 percent of the Kingdom's population spending an average of 136 minutes per day on the network. (YouTube's role as an unfiltered news source is considered a factor in time devoted to usage.)

LinkedIn, whose sole focus on professional life makes it culturally disconnected from the region when compared to other social networks, was picked the least simple social media brand.

Retail

Some key differences in the Middle East marketplace distinguish it from other regions—the absence, for starters, of national mail service or home delivery in some countries. Which means delivering an iTunes file is simple, but an order from Amazon is another story entirely.

Overall, general retail in the form of megastores was highest ranked at No.10 in our field of 25, followed by retail grocery at No.13, Internet retail at No. 16, retail fashion at No.18, retail fitness at No. 22, and retail health and beauty finishing 23rd.

International brands scored higher than domestic brands in the online shopping space, with trust in security cited as an important factor.

Souq.com, a Middle Eastern eBay, which was the highest-ranked online retailer, has addressed the domestic brand security issue by offering cash-on-delivery options.

Groupon, however, was seen as the most complicated Internet retailer as it left the impression that there was too much fine print connected to its offers.

Middle East: *Brand Simplicity Index*

1-41: LEADERS, 42-82: MIDDLE-OF-THE-PACK, 83-124: LAGGARDS

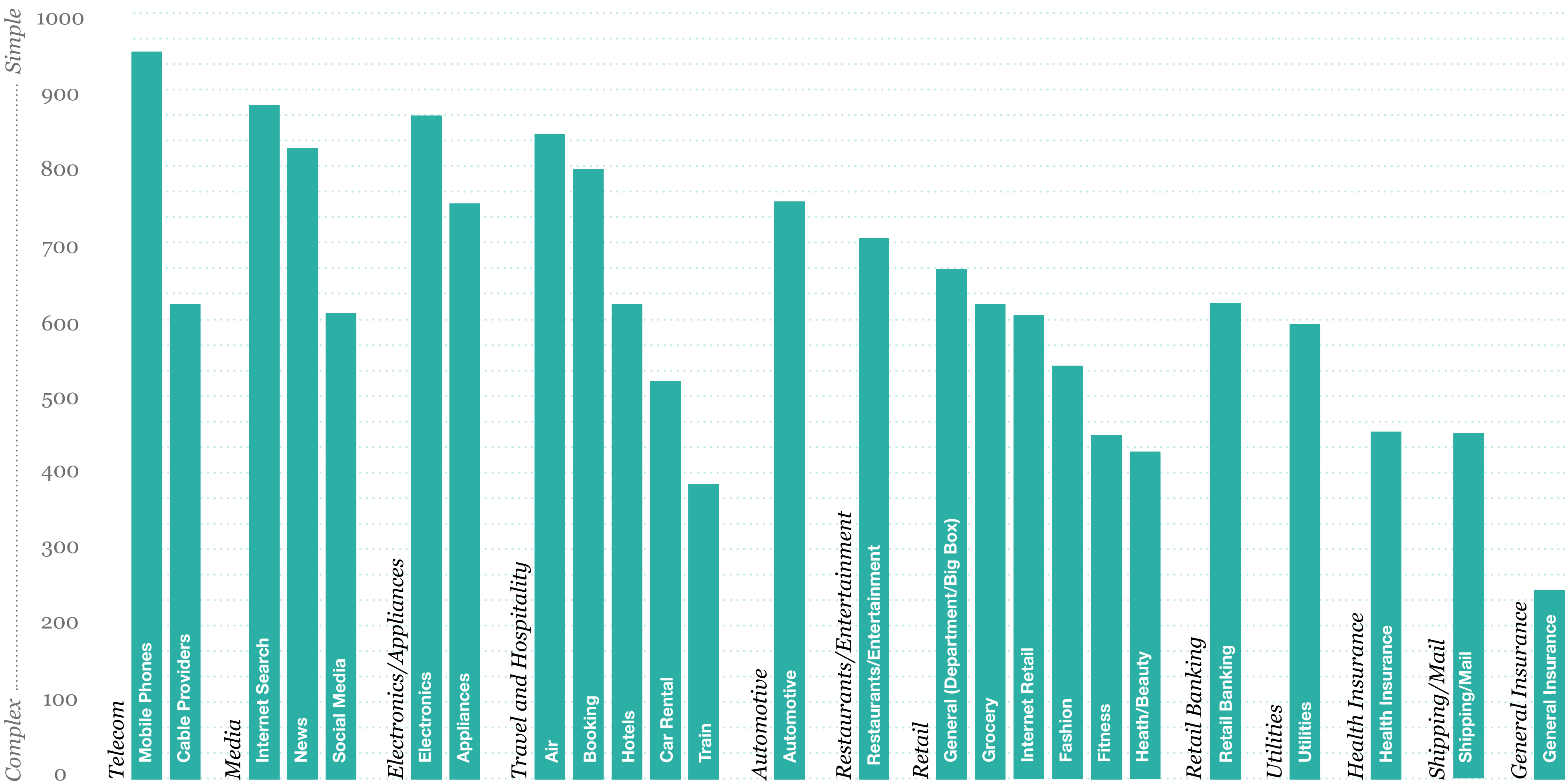
Rank	Brand	BSI	% Change from 2010
1	Google	1004	NA
2	McDonald's	971	NA
3	Apple	968	14%
4	Sony	967	NA
5	IKEA	959	28%
6	Gulf News	956	15%
7	Starbucks	946	NA
8	Asharq Al-Awsat	946	NA
9	Samsung	943	20%
10	Mobily	942	28%
11	Al Arabiya	941	38%
12	Holiday Inn	940	NA
13	Fly Dubai	934	NA
14	Carrefour	928	23%
15	Emirates	916	18%
16	Boots	913	14%
17	Yahoo!	911	NA
18	Al Jazeera	908	NA
19	MSN	907	NA
20	nasair	906	NA
21	Pizza Hut	905	18%
22	Souq.com	903	30%
23	eXtra	901	31%
24	Al Baik	900	NA
25	Marks & Spencer	898	22%
26	Toyota	898	21%
27	YouTube	894	NA
28	Alriyadh	893	NA
29	Dell	893	NA
30	HP	892	NA
31	Toshiba	884	11%
32	NEXT	884	38%
33	Microsoft	882	NA
34	WaterLemon	881	47%
35	Zaatar W Zeit	881	39%
36	Facebook	878	NA
37	Herfy	878	NA
38	LG	878	24%
39	du	877	NA
40	Panda	875	25%
41	Daman	873	22%
42	Home Centre	867	12%
43	Siemens	866	7%
44	Etihad Airways	862	13%
45	Sharaf DG	860	NA
46	Twitter	857	NA
47	BlackBerry	849	NA
48	FedEx	848	30%
49	KFC	845	NA
50	Emirates NBD	842	50%
51	Bupa	841	67%
52	Spinney's	840	13%
53	GoNabit	839	NA
54	Puma	837	NA
55	Arab News	836	32%
56	Dubai Metro	834	NA
57	DHL	834	29%
58	LinkedIn	834	NA
59	Debenhams	832	26%
60	Chilis	830	12%
61	Dubai TV	820	25%
62	Nike	816	NA
63	ENOC	815	NA
64	STC	815	30%
65	GMC	812	17%
66	The Body Shop	812	30%

Middle East: *Brand Simplicity Index (continued)*

1-41: LEADERS, 42-82: MIDDLE-OF-THE-PACK, 83-124: LAGGARDS

Rank	Brand	BSI	% Change from 2010
67	Orbit Showtime Network	810	31%
68	Alinma Bank	810	NA
69	MANGO	810	0%
70	The National	808	16%
71	Adidas	808	NA
72	Choitram's	807	13%
73	Neuron	804	39%
74	Avis	804	28%
75	Etisalat	803	3%
76	SABB	803	51%
77	Paris Gallery	801	27%
78	Emirates Islamic Bank	799	NA
79	Reebok	793	NA
80	NCB	791	63%
81	Al Rajhi Bank	791	15%
82	H&M	789	NA
83	ADNOC	786	NA
84	Abu Dhabi National Insurance Co.	784	NA
85	Aramex	778	23%
86	Nissan	778	18%
87	Citibank	770	13%
88	Mercedes-Benz	769	35%
89	NCCI	769	NA
90	Saudi TV	766	NA
91	Rotana	765	NA
92	Saudi Airlines	760	14%
93	Marriott	757	NA
94	dnata	755	NA
95	Amazon	753	-9%
96	Sheraton	753	23%
97	ZARA	744	12%
98	iTunes	741	NA
99	UPS	740	45%
100	Itehad Atheeb	738	96%
101	Gazzaz	737	23%
102	Zain	735	-2%
103	Topshop	731	8%
104	Theeb	728	15%
105	Four Seasons Hotel and Resorts	728	13%
106	BMW	716	52%
107	Hertz	714	-5%
108	Audi	714	NA
109	HSBC	696	7%
110	Diesel	688	5%
111	Saudi Post	687	NA
112	Saudi Railways	684	9%
113	Philips	679	NA
114	Areej	677	9%
115	AXA	655	-9%
116	Massimo Dutti	648	61%
117	Tawuniya	625	13%
118	Jumeirah Group	623	-11%
119	Thrifty	621	45%
120	Budget	608	NA
121	Oman Insurance Company	602	28%
122	Allianz	476	9%
123	Groupon	413	NA
124	SALAMA - Islamic Arab Insurance Co.	314	NA

Middle East: *Simplicity by Industry*



The Simplicity Score is a normalised composite based on ratings on key elements of our Simplicity Lab™ methodology, including stated simplicity, ease of understanding, transparency, caring, innovation and usefulness of communications as well as how painful or not typical interactions are.

The *Simplicity Premium* can increase profits for many industries.

Depending on the industry, between 7 percent and 21 percent of people are willing to pay more for simpler experiences and interactions. The amount they are willing to pay varies by industry, but is significant.

For simpler experiences, people would pay:

>7% more

- Retail: Grocery
  Retail: Fitness
- Social Media

≥6.5% more

- Media: Internet Search
- Health Insurance
- Electronics
- Automotive

≥6% more

- News Media
- Travel: Hotels
  Travel: Booking
- Shipping/Mail
- Restaurants/
  Entertainment
- Retail: Fashion
  Retail: Health/Beauty
  Retail: General

≥5.8% more

- Travel: Car Rental
  Travel: Train
- Appliances
- Telecom: Mobile Phones
- Retail: Internet

While people will pay more across all industries, they are willing to pay the most in the industries above.

Middle East *Top 10 Brands*

This year, media, electronics, restaurants, retail and telecom brands are represented among the top 10 simplest brands.

1
BSI: 1004

2
BSI: 971

3
BSI: 968

4
BSI: 967

5
BSI: 959

6
BSI: 956

7
BSI: 946

8
BSI: 946

9
BSI: 943

10
BSI: 942

THE STATE OF SIMPLICITY INDIA

The intersection of innovation and tradition leads to some intriguing roads in India, particularly as they relate to notions of simplicity.

Consider the way Indian consumers experience technology brands.

While Internet search topped the Global Brand Simplicity Index, Internet retail didn't even crack the Top 10 in our industry rankings.

It appears consumers in India are still using the Internet primarily to search for information, although there are signs of change in that area. Increased access to broadband and a boost in disposable income are providing new purchasing opportunities by expanding shopping horizons.

Social media finished higher at No. 13 in India than it did in any other region of the world we surveyed. (That proved true for the performance of retail banking as well, with consumers in India retaining a level of trust not seen elsewhere in the global recession.)

Google was at the top of the simplicity brand list, followed closely by mobile phone manufacturer Nokia, which got a push from the surge of mobile phone use in India.

Also worth noting, the top five brands in India were all technology related.

At the bottom of the Simplicity Index: general insurance and health insurance.

Unlike much of the rest of the world, men in India found relationships much simpler than women—in every area, that is, except romance.

As for the price of simplicity, between 13 and 27 percent of respondents said they were willing to pay 7 percent more on average for simpler products and communications from makers of mobile phones, electronics and appliances.

LIFE IN INDIA IS SIMPLER FOR MEN

Apart from romance, that is. Men rate work relationships, friendships and family as simpler than women do. Romantic relationships are the only place where the trend reverses: are arranged marriages harder on the men?

Simplicity = Loyalty

86.9%

of people in India are more likely to recommend a simpler brand.

Industry Spotlights

Social Media

Social media didn't really show its face in India until 2004, but since then it has made up for lost time. According to Nielsen, people in India spend more time on social media than they do checking their personal email accounts. It finished about midway in the industry rankings, just out of the top half at No. 13 out of 25, but higher than social media anywhere else in the world.

Although 70 percent of social media users in India still identify Google-operated Orkut as their preferred social media site, Facebook now surpasses them in total users and is our clear winner in simplicity in the category. Professional networking site LinkedIn was found to be the most complex, falling significantly below the industry average as many respondents said they had trouble understanding and navigating the site.

Retail

Where there has long been a landscape dominated by a tapestry of independent retailers ranging from family-owned kiosks to blanket-top displays, today Indian consumers enjoy, as one respondent told us, "the freedom to buy anything from grocery to footwear at the same place."

That kind of enthusiasm is what put retailer Big Bazaar in the top spot in its category in India—far ahead of its nearest competitor. Regional brand Viveks, on the other hand, seems to be the shop where consumers expect everything and get…much less than that. As a result, Viveks was at the bottom of our retail barrel in India, a victim, clearly, of its own over-reaching self-promotion as "The Unlimited Shop." In truth, Viveks only sells electronics and appliances.

With India trending strongly in the direction of one-stop shops and hypermarkets, general retail (including megastores and department stores) finished 7th in our field of 25 industries, followed by Internet retail at No. 12 and grocery retail at No. 14. Rounding out the retail sector were specialty stores—fashion retail and health and beauty, which trailed at Nos. 20 and 22 respectively, with fitness dragging in at No. 23.

Industry Spotlights

Telecom

India is getting wired. And, according to our survey, doing it simply. The telecom industry, which includes mobile, landlines and cable, continues to grow at breakneck speed, and its connectivity to customers is borne out in the Global Brand Simplicity Index. Sales of mobile devices, to cite just one example, jumped 19 percent in the first quarter of 2011, which could account for the category's No. 2 spot among 25 industries in India.

Although the competition is stiff and the category is divided among multiple brands, locals more than held their own against global competitors. Tata DoCoMo and Vodafone were a tight No. 1 and 2, respectively, singled out for their ease of use across the spectrum by customers. Virgin Mobile, by comparison, was considered an "appealing" global brand but suffered in its ability to communicate with users.

Cable providers finished impressively, as well, with a No. 6 placement in the field of 25. There was, however, a built-in advantage for the sector in India as there are far fewer players. Airtel took the top spot among cable providers while Worldwide Communication India was a distant last.

With mobile phones viewed as among the simplest pieces of personal technology in India, the industry appears perfectly positioned for continued, robust growth.

Retail Banking

We've seen it time and again in the Global Brand Simplicity Index—where there is simplicity, there is trust. Where there is complexity, there is suspicion and consumer dissatisfaction.

The good news for retail banking in India—which no doubt contributed to its 8th place ranking in our field of 25 industries domestically—is there has been a retention of trust despite the global financial crisis.

According to a recent study by Ernst and Young, while 50 percent of respondents surveyed in Europe and 55 percent in the United States said their faith in banks had fallen, only 8 percent responded in kind in India.

Retail banking is also on the robust rise in India, where products offered are simple in nature and banking is seen as an open, not closed, culture.

Domestic banks in India performed significantly better on the simplicity scale than their global counterparts as Bank of India led the way with clear and direct communications as a centerpiece.

Global HSBC, on the other hand, was in the bottom half of the rankings (and said earlier this year that it is losing money in its India retail operations).

HSBC still ranked higher, however, than international competitor, Standard Chartered, which finished a distant last in India.

India: *Brand Simplicity Index*

1-37: LEADERS, 38-74: MIDDLE-OF-THE-PACK, 75-112: LAGGARDS

Rank	Brand	BSI	% Change from 2010
1	Google	926	NA
2	Nokia	915	2%
3	Samsung	899	4%
4	Yahoo!	877	NA
5	Dell	864	11%
6	Tata DoCoMo	824	6%
7	Facebook	821	NA
8	Big Bazaar	820	2%
9	Pizza Hut	819	-5%
10	Vodafone	816	4%
11	Sony	811	NA
12	Canon	810	8%
13	LG	808	NA
14	Videocon	807	NA
15	McDonald's	805	-5%
16	Microsoft	796	NA
17	DNA	776	21%
18	Airtel	766	-2%
19	Haldiram	761	-18%
20	Tata Indicom	761	NA
21	HP	757	1%
22	Reebok	752	-9%

Rank	Brand	BSI	% Change from 2010
23	YouTube	750	NA
24	Tata Sky	747	9%
25	Ixigo	740	NA
26	Adidas	736	-10%
27	Bank of India	735	21%
28	MakeMyTrip	735	NA
29	Apple	735	11%
30	Bata	731	NA
31	BlackBerry	728	NA
32	State Bank of India	724	4%
33	Café Coffee Day	721	-14%
34	TVS Motors	720	NA
35	The Hindu	717	0%
36	Levi's	715	-16%
37	Maruti Suzuki	708	-22%
38	Domino's	705	-17%
39	Lifestyle	704	NA
40	Hero Honda	703	-16%
41	Kingfisher	699	-7%
42	Shoppers Stop	697	NA
43	Godrej	696	NA
44	TravelChaCha	689	NA

Rank	Brand	BSI	% Change from 2010
45	Pantaloons	689	NA
46	ICICI Bank	688	21%
47	Orkut	685	NA
48	Megamart	685	NA
49	Lakme	681	-9%
50	Philips	681	NA
51	Onida	680	NA
52	Lee	678	-12%
53	Reliance Mobile	678	NA
54	Westside	675	-5%
55	eBay	675	NA
56	Hyatt	667	3%
57	Cleartrip	667	NA
58	Times Group	663	-11%
59	Holiday Inn	662	NA
60	Haier	658	NA
61	HSBC	651	38%
62	Nike	646	-23%
63	Expedia	644	NA
64	Yatra	643	NA
65	LinkedIn	641	NA
66	Peter England	640	-20%

India: *Brand Simplicity Index (continued)*

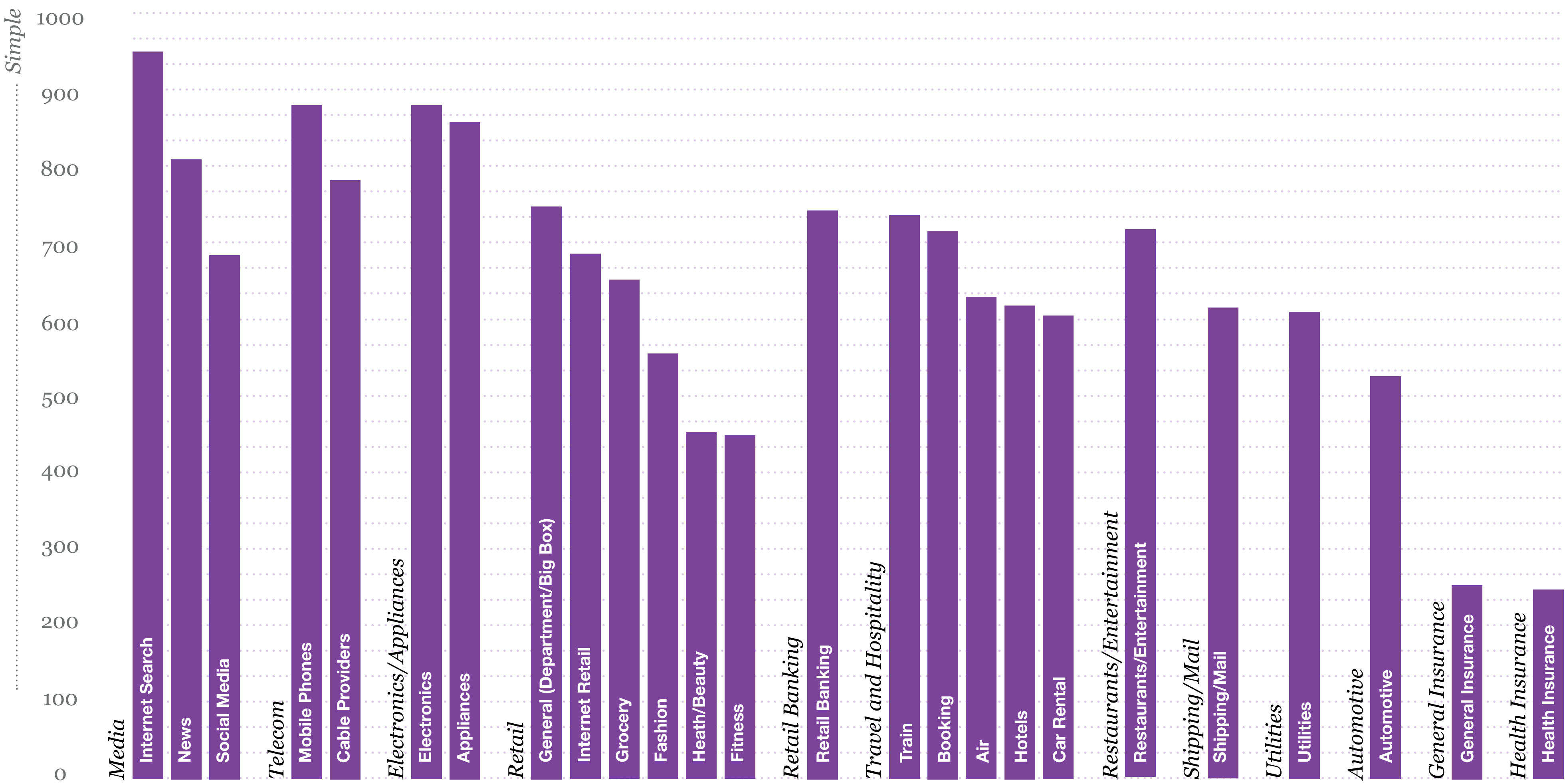
1-37: LEADERS, 38-74: MIDDLE-OF-THE-PACK, 75-112: LAGGARDS

Rank	Brand	BSI	% Change from 2010
67	Bajaj Auto	638	NA
68	HDFC Bank	636	-1%
69	Barista	636	NA
70	Taj	630	-18%
71	T24 Mobile	628	NA
72	BSNL	628	-1%
73	Croma	628	-11%
74	MSN	625	NA
75	Volkswagen	623	-5%
76	FedEx	623	NA
77	Panasonic	620	NA
78	Travelguru	618	NA
79	Snapdeal.com	617	NA
80	Tata Motors	614	-19%
81	DHL	613	NA
82	Reliance Grocery	612	-17%
83	ITC	610	-10%
84	Oberoi	609	-13%
85	Jet Airways	607	-6%

Rank	Brand	BSI	% Change from 2010
86	Leela	599	-7%
87	SoSasta	597	NA
88	Spencers	596	NA
89	Himalaya Healthcare	579	-21%
90	Avis	576	3%
91	Standard Chartered	574	27%
92	LIC	572	4%
93	Ford	552	8%
94	UPS	549	NA
95	Travelocity	547	NA
96	Toyota	541	-33%
97	Virgin Mobile	533	NA
98	Air India	532	-10%
99	Godrej Nature's Basket	503	-22%
100	Bajaj Allianz	490	59%
101	Tata AIG General Insurance	471	NA
102	Marriott	455	NA
103	Max India	451	32%
104	ICICI Prudential	449	29%

Rank	Brand	BSI	% Change from 2010
105	Peugeot	427	25%
106	Birla Sun Life	425	19%
107	MINT	390	-32%
108	Worlwide Communication India	356	-34%
109	The Oriental Insurance Company	351	NA
110	Viveks	338	NA
111	IFFCO Tokio General Insurance	284	NA
112	Hertz	216	-61%

India: *Simplicity by Industry*



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The *Simplicity Premium* can increase profits for many industries.

Depending on the industry, between 13 percent and 27 percent of people are willing to pay more for simpler experiences and interactions. The amount they are willing to pay varies by industry, but is significant.

For simpler experiences, people would pay:

>8% more

- Retail: Fashion
  Retail: General
- Appliances

≥7.4% more

- Retail: Fitness
  Retail: Grocery
- Social Media
- Electronics

≥7% more

- Media: Internet Search
- Telecom: Mobile Phones
- Restaurants/
  Entertainment
- Utilities

≥6.5% more

- Retail: Health/Beauty
- Automotive
- Health Insurance
- Travel: Train
  Travel: Air
- General Insurance
- Shipping/Mail

While people will pay more across all industries, they are willing to pay the most in the industries above.

India *Top 10 Brands*

This year, telecom, media, restaurants and electronics brands are represented among the top 10 simplest brands.

1
BSI: 926
Google

2
BSI: 915
NOKIA
Connecting People

3
BSI: 899
SAMSUNG

4
BSI: 877
YAHOO!

5
BSI: 864
DELL

6
BSI: 824
TATA DOCOMO

7
BSI: 821
facebook

8
BSI: 820
BIG BAZAAR
Is se sasta aur accha kahin nahi

9
BSI: 819
Pizza Hut

10
BSI: 816
vodafone

THE STATE OF SIMPLICITY CHINA

So much about China—from the thousands of years of history already behind it, to its billion-plus population—defies the very notion of simplicity.

Vibrant, expanding and newly empowered, consumers at the center of the "Chinese century" are faced with a plethora of possibilities and now choose from among three to five brands in any given product category.

And our study found they tend to rate these brands generously—particularly technology brands.

In fact, a significant portion of Chinese consumers value technology-aided simplicity enough to pay 5.8 percent more on average for related products of their choosing.

The Global Brand Simplicity Index in China reflects that strong affinity for simplification as the top five industries picked by respondents were all technology driven—with Internet search and Internet retail leading the way, coming in at No. 1 and No. 2 respectively.

General insurance, like everywhere else in the world, ranked last.

Consumers picked domestic Baidu, a web services firm best known for its search engine, as the No. 1 brand in simplicity.

On the more complicated side, social changes in China are placing new pressures on its people. Those employed full-time rate life as the simplest, but the unemployed—who are without a government-provided safety net—rate it as the most complicated.

EMPLOYMENT IS THE SIMPLEST IN CHINA

China is the only country where being employed ranks as the simplest occupation. So not only does the country dominate as an economic powerhouse, but it also has the key to ongoing and future success: make working seem like the simplest thing to do.

Simplicity = Loyalty

91.1%

of people in China are more likely to recommend a simpler brand.

Industry Spotlights

General Insurance

There's little that general insurance does right from the consumer perspective in China, as shown by its last-place finish in our industry results.

Respondents said things begin badly with general insurance and get worse from there—starting with overly aggressive representatives, poor communication and policies perceived as vague at best and intentionally misleading at worst. A significant number of people surveyed said they felt "cheated" when they were making their purchase.

AIA, a widely respected global brand, fared better than its competitors, successfully maintaining its reputation for reliability and professionalism and putting it near the top of general insurance brands in China.

Among domestic providers, China Life Insurance outperformed People's Insurance of China by a wide margin and beat out any other insurance brands in China. Consumers familiar with China Life pointed to a pain-free user experience with a simple, clear style featuring high-quality products that saved them money.

Retail Banking

Though the needs of the average retail banking customer in China are simple, banking as an industry is perceived as complicated. Banking was ranked No. 20 out of 25 industries, a result steeped in both traditional and modern perceptions.

Foreign banks HSBC and Citibank enjoyed higher simplicity rates than many Chinese banks, maintaining a stronger reputation than their domestic counterparts despite global market turmoil. Factoring into the results is a common belief among Chinese consumers that state-owned businesses—including banks—fall short when it comes to innovation and services. Citibank, the clear leader, received kudos for its website's "comfortable" design and its "simple and clear layout and images."

Simplicity is still strongly tied to convenience in the form of bank branches—this despite the fact that ATM use and online banking are rated as the simplest banking interactions in China as they are in many countries. For that reason, say respondents, China's largest bank, ICBC, scores higher than many of its competitors. "Although it is not the best one," said one survey response about ICBC, "it is very convenient."

Electronics

Electronics took the No. 5 spot among all industries we surveyed in China—with global brands leading the category and Apple shining brightest by far.

Apple's "simple functionality" was deeply appreciated by respondents in China, whether that meant connecting with friends, integrating with other technology or providing "clear instruction" when troubleshooting.

And the overall performance of this category suggests that the bar for usability is already set high and rising.

Hisense, which manufactures a wide range of home appliances and consumer electronics, found itself at the bottom of the technology heap because the company's products are seen as low end to begin with and the experience from communication to consumption is less satisfying and more complex.

Industry Spotlights

Travel

Travel is on the move in China but, based on this year's survey, it's also all over the map.

Hotel travel had the view from the top, finishing No. 7 out of 25 industries, followed by travel booking at No. 9, air travel at No. 11, train travel at No. 16 and rental cars pulling up the rear at No. 18.

With China "eagerly assuming its place among the world's top travel destinations," according to experts at Lonely Planet, more tourists mean more demands and a greater need for simplicity.

Homes Inn took top honors in its category with accommodations travelers called "comfortable, convenient and easy." In the air, Shanghai Airlines was No. 1 in simplicity, propelled by a "more efficient" and "consumer-focused" approach.

Internet Search

Technology doesn't scare consumers in China. Quite the opposite. Technology is seen as a calming, reassuring force—one that respondents said they believe makes their lives easier even as they get older.

And online media is most comforting of all at No. 1, topping all media and all industries in China with search engines and portals aggregating the most simplicity points for lucid and logical layouts that steered consumers to their intended destinations without undue complication and delay.

Content scores were high as well with local Baidu considered China's most simple brand and Google a considerable distance back at No. 2 in the category. Baidu's large lead is due to it providing results that are more relevant to the Chinese market, better serving localized needs than Google.

Social Media

In China, where social media is officially homegrown and somewhat homogenous from a simplicity point of view, Kaixin 001 holds the edge. With sharing a key component in the brand competition, Kaixin's ease of use played a significant role in its ranking.

Users also said communications around the brand were characterised by "clear information," simplifying the experience, but "diversified" enough to keep things interesting. Last-place RenRen, which was not far behind Kaixin overall, was faulted for its "complex interface," which respondents found time-consuming, difficult to learn and navigate, and, therefore, complicating in nature. Enough, in fact, that the word "headache" was mentioned.

China: *Brand Simplicity Index*

1-39: LEADERS, 40-79: MIDDLE-OF-THE-PACK, 80-118: LAGGARDS

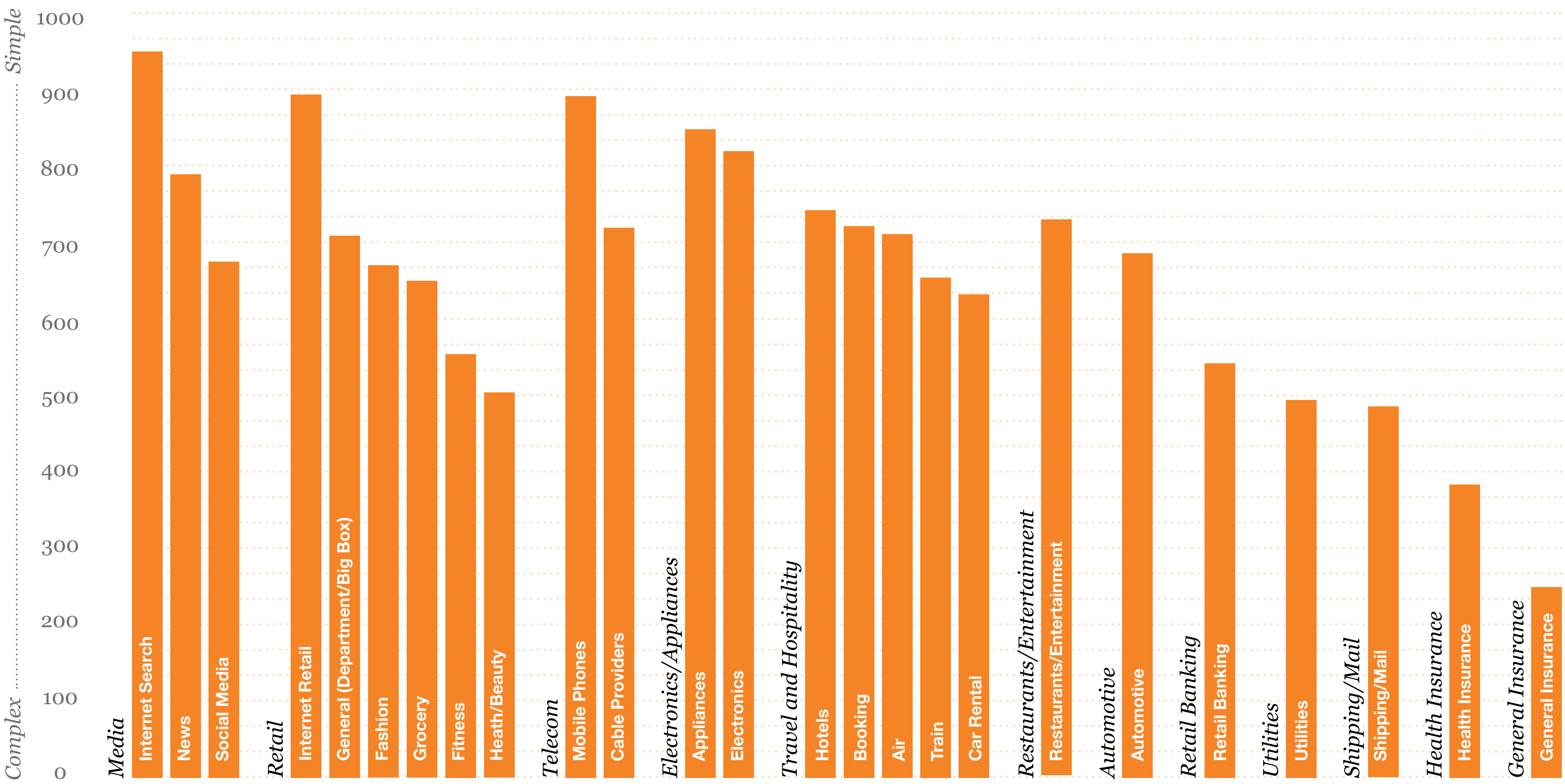
Rank	Brand	BSI	% Change from 2010
1	Baidu	1085	24%
2	eHi Car Service	1079	NA
3	Apple	1076	59%
4	360buy	1018	NA
5	Nokia	1009	25%
6	HTC	1001	78%
7	BlackBerry	991	22%
8	IKEA	990	NA
9	Home Inns	987	NA
10	Vancl	984	NA
11	7-Days Inn	982	NA
12	Southern Weekend	976	8%
13	Qunar	975	NA
14	Taobao	974	39%
15	Lashou	970	NA
16	Motorola	966	NA
17	Google	965	34%
18	McDonald's	965	4%
19	Starbucks	962	15%
20	PHtv	959	NA
21	Sina	953	30%
22	HP	949	46%
23	Sony	945	NA
24	7-Eleven	939	NA
25	Philips	934	25%
26	GREE	932	22%
27	Ctrip	930	28%
28	Midea	930	14%
29	Haier	926	22%
30	Pizza Hut	916	13%
31	Tencent	916	NA
32	QQ	913	23%
33	Lenovo	913	14%
34	Volkswagen	912	96%
35	Kaixin001	911	NA
36	Li-Ning	905	5%
37	OPPO	905	NA
38	UNIQLO	901	3%
39	DHL	900	NA
40	Samsung	891	17%
41	Honda	890	61%
42	Walmart	890	9%
43	Douban	889	NA
44	Nike	888	5%
45	KFC	885	-1%
46	eLong	882	NA
47	YOUKU	879	NA
48	Citibank	878	NA
49	BYD	875	56%
50	China Auto Rental	873	NA
51	Tudou	868	NA
52	Qzone	867	NA
53	ZTE	863	NA
54	Sassa	859	37%
55	Konka	859	NA
56	H&M	858	26%
57	Sina Weibo	858	NA
58	Hilton	858	NA
59	UPS	856	NA
60	China Mobile	851	34%
61	Metersbonwe	851	5%
62	RenRen	850	NA
63	Shijihualian	848	NA
64	RT Mart	848	1%
65	Adidas	845	5%
66	361 Degrees	843	1%

China: *Brand Simplicity Index (continued)*

1-39: LEADERS, 40-79: MIDDLE-OF-THE-PACK, 80-118: LAGGARDS

Rank	Brand	BSI	% Change from 2010
67	MangoCity	842	NA
68	SF-express	841	NA
69	Toyota	839	20%
70	ChangHong	836	6%
71	HaiDiLaoHuoGuo	836	NA
72	Baleno	836	-6%
73	ANTA	833	-5%
74	Geely	831	19%
75	TCL	829	5%
76	People's Daily	827	8%
77	Wumart	827	NA
78	Marriott	826	NA
79	Sephora	824	26%
80	Shanghai Airlines	823	22%
81	Mannings	818	NA
82	Giordano	818	-6%
83	China Unicom	817	22%
84	Sohu	813	5%
85	Yonghe Dawang (Yonghe King)	810	-8%
86	ZARA	809	NA
87	Hisense	807	8%
88	K-Touch	805	NA
89	Shentong Express	801	NA
90	China Eastern Airlines	800	23%
91	China Southern Airlines	799	19%
92	C&A	799	NA
93	Watson's	799	1%
94	HI-24	791	NA
95	Air China	789	16%
96	Chery QQ	778	32%
97	China Construction Bank	772	39%
98	Zkungfu	771	NA
99	CAR/ Zuche.com	763	NA
100	Carrefour	745	-8%
101	CCTV	743	3%
102	Motel 168	739	NA
103	HunanTV	739	NA
104	FAW HongQi	733	NA
105	Industrial & Commercial Bank of China	731	28%
106	HSBC	725	NA
107	Tongrentang	699	NA
108	China International Travel Service (CITS)	696	#N/A
109	China Southwest Airlines	692	NA
110	Agricultural Bank of China	650	17%
111	Bank of China	637	19%
112	Hexie Hao	630	NA
113	China Merchants Bank	625	1%
114	China Life Insurance	557	153%
115	AIA	530	NA
116	Ping An Insurance	491	131%
117	China Pacific Insurance	459	67%
118	People's Insurance Company of China	439	58%

China: *Simplicity by Industry*



The Simplicity Score is a normalised composite based on ratings on key elements of our Simplicity Lab™ methodology, including stated simplicity, ease of understanding, transparency, caring, innovation and usefulness of communications as well as how painful or not typical interactions are.

The *Simplicity Premium* can increase profits for many industries.

Depending on the industry, between 7 percent and 25 percent of people are willing to pay more for simpler experiences and interactions. The amount they are willing to pay varies by industry, but is significant.

For simpler experiences, people would pay:

>7% more

- Restaurants/ Entertainment

≥6.5% more

- Automotive
- Electronics
- Retail: Internet

≥6% more

- Appliances
- Retail: General
Retail: Health/Beauty
Retail: Fashion

≥5.5% more

- Media: Internet Search
Social Media
- Retail: Grocery
Retail: Fitness
- Telecom: Mobile Phones
- General Insurance
- Travel: Air
Travel: Train
Travel: Hotels
- Health Insurance
- Retail Banking

While people will pay more across all industries, they are willing to pay the most in the industries above.

China *Top 10 Brands*

This year, telecom, retail, travel, media and electronics brands are represented among the top 10 simplest brands.

1 — *BSI: 1085* — Baidu 百度

2 — *BSI: 1079* — 一嗨租车 eHi Car Service

3 — *BSI: 1076* — Apple

4 — *BSI: 1018* — 360buy.com 京东商城

5 — *BSI: 1009* — NOKIA Connecting People

6 — *BSI: 1001* — htc quietly brilliant

7 — *BSI: 991* — BlackBerry

8 — *BSI: 990* — IKEA

9 — *BSI: 987* — HOME INN 如家 如家酒店连锁

10 — *BSI: 984* — VANCL

Methodology

Siegel+Gale fielded an online survey with over 6,000 respondents in 7 countries to gather perceptions on simplicity and the impact industries and brands have on people's lives in relation to simplicity.

During the study, respondents rated 500 brands. The brands were selected as a representative set that respondents would be most likely to know and/or use in each country.

Sample Set

Between August 22 and September 12, 2011, an online survey was conducted among 6,026 consumers in 7 countries:

United States	N=1,000
United Kingdom	N=1,003
Germany	N=1,006
Mainland China	N=1,004
India	N=1,012
UAE and Saudi Arabia (Middle East)	N=1,001

The sample was recruited to be representative of national demographic distributions in each country.

Survey Methodology

Survey Topics:

– How simple or complex do you feel your life is?
– Rating the industries on:
  – Contribution to making life simpler/more complex
  – Pain of interactions
  – Ease of understanding of communications
  – Transparency/Honesty
  – Care about their customers
  – Innovation/Freshness
  – Usefulness
– Rating of simplicity/complexity of specific brand touchpoints within specific industries
– Familiarity with and usage of brands
– Rating of brands on how much simpler or more complex communications and interactions are in relation to their industry peers

More than 100 brands per country were rated.

Brands were selected to be a representative set of brands that in-country respondents would be most likely to use or experience their services and/or communications, based on input from our in-country offices and existing third-party research and data. We are unable to report on some smaller, lesser-known brands for which we could not collect sufficient responses.

Brand Simplicity Index Methodology

The Brand Simplicity Index was calculated with the following inputs:

– A rating of each brand on the simplicity/complexity of their products, services, interactions and communications in relation to their industry peers
– User/Non-user ratings were weighted to give more importance to user experience and remove any possible bias for higher proportions of users for some of the brands
– How consistent the ratings of brand experience and communications were across respondents (the standard deviation of the ratings)
– How aligned non-user and user perceptions were, (privileging aligned perceptions) as demonstrating that communications reflected experiences (the difference between user and non-user ratings)
– The industry simplicity score for the brand's industry/category(ies)

About Siegel+Gale

Siegel+Gale is a strategic branding consultancy committed to building world-class brands through elegantly simple, unexpectedly fresh strategies, stories and experiences. With Simple is Smart as its operating philosophy, Siegel+Gale delivers powerful services in brand development, simplification, research and digital strategy.

Since its founding by branding pioneer Alan Siegel in 1969, Siegel+Gale has helped drive business results for brands such as Aetna, American Express, Bank of America, Dell, Delta Energy Systems, Dow Chemical Company, Eaton, The Four Seasons Hotels and Resorts, the Internal Revenue Service, The King Abdullah University of Science and Technology, Li-Ning, Microsoft, Motorola, Nestlé, NetQin, Pfizer, Qatar Telecom, SAP, Sony PlayStation, Yahoo! and the YMCA. For organisations ranging from financial services and healthcare companies to government agencies, Siegel+Gale has transformed complex, incomprehensible information into clear and relevant communications.

Siegel+Gale has offices in New York, Los Angeles, San Francisco, London, Hamburg, Dubai, Shanghai and Beijing and strategic partnerships around the world as a member of the Omnicom Group of companies.

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