



# Customer obsession in Denmark

**Going beyond customer-centricity in 2019**



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# Foreword

The top B2C brands in Denmark today are not just customer-centric, they are customer obsessed. And this report explains the difference. Indeed, in this – our second annual survey of customer experience in Denmark – we explore customer experience through the eyes of Denmark's top brands to identify what makes a brand customer-obsessed.

Customer obsession requires brands to go beyond the status quo – to forsake traditional 'smiley face' evaluations and instead operate at a deeper level. Brands that demonstrate true customer obsession in Denmark are those that have a clear vision of the kinds of experiences they want to provide to their customers and practical strategies for achieving those objectives.

Our research also suggests that the leading brands all have four things in common: they embrace technology to improve their customer experience; they actively eliminate friction from the customer journey; they develop partnerships to help them meet customer expectations; and stay focused to avoid falling behind.

## A year is a long time

Interestingly, much has changed over the past year. There were a number of new entrants into our Top Ten – among them, two transaction-based brands, BroBizz and Dankort, whose success serves as inspiration for brands that enjoy only short, yet continuous, contact with customers. Other brands – MobilePay, Billund Airport, REMA 1000, Irma and Matas – maintained their rankings in this year's survey.

Perhaps not surprisingly given recent events in the Danish marketplace, the Financial Services industry was knocked out of its second place industry ranking by Non-Grocery Retail brands and Public Sector brands.

Customer expectations and motivations have also changed over the past year. Integrity remains the most important Customer Experience Pillar overall when it comes to influencing the Net Promoter Score (NPS). But the Time and Effort Pillar now has the greatest impact on customer loyalty.

## At the intersection between IT and CX

What is clear from this year's report is that the ongoing interplay between technology and customer expectations continues to influence the future for brands across Denmark. And both are rapidly changing.

Customer expectations are continuously being shaped by our latest best experience – customers no longer compare their experiences against other peers in the industry, they compare them against every brand in the world. In the Age of the Consumer, where instant access and seamless experiences are the norm, brands will need to remain ahead of the curve to deliver the next great experience.

At the same time, the technology environment is also evolving quickly. And the most customer-obsessed brands are applying a range of new technologies including Artificial Intelligence, Machine Learning and predictive analytics to help them better understand their customers and deliver on their brand promise. They are using the right digital tools and prioritising their implementation to ensure they continue to meet customer expectations.

## Keeping a steady pace

Our conversations with customer-obsessed brands and our research all point to the same truism: creating a great customer experience is a marathon, not a sprint. Most of the brands leading in our rankings are reaping the benefits of years of strategic implementations that are now bearing fruit. Their success reinforces the fact that the best time to invest in a customer experience strategy was yesterday; the next best time is today.

On behalf of KPMG in Denmark and KPMG International's Global Customer Centre of Excellence, we would like to thank all of those Danish consumers who gave their time to share their views and the Danish brands who shared their insights and experiences around their ongoing customer efforts. We hope you enjoy this second edition of our Customer Experience Excellence research in Denmark.

We encourage you to contact us to learn more about our results or to find out how you can progress your own customer experience strategy.





# If you only read one thing...

Customer experience is central to business success. In fact, the top performing brands in Denmark are those that are 'customer-obsessed' – for the leading brands, the customer is always top of mind. Meeting their needs is the brand's primary motivating factor.

What does it mean to be a customer-obsessed brand in Denmark? Our data and findings highlight several key characteristics shared by top brands. For example, the leading brands in Denmark:

#### **Use technology to support customer experience**

Top performers continuously rethink how technology affects the end-to-end customer journey. Customer-obsessed brands use technology to stay ahead: they use it not only to better understand their customers, but also to deliver on customer expectations and improve the experience. Maintaining the competitive advantage requires brands to continuously evaluate and assess how new technologies can help them deliver on customer expectations.

#### **Actively eliminating friction**

Customers increasingly expect a seamless experience. The Time and Effort Pillar is the most important pillar in winning customer loyalty; customers are less willing to accept obstacles in their journey. Our survey suggests that the top brands are often those that have successfully removed any friction points, and have seamlessly integrated their front, middle and back office with the customer journey. That allows them to improve their most positive and essential touchpoints, while eliminating those that are not.

#### **Create value through a network of partnerships**

Increasingly, leading brands are taking a strategic approach by positioning themselves in an ecosystem with the customer at the centre. Customer-obsessed brands are those that find the right partnerships to provide great benefits to the customer – whether that means minimising the time and effort required, creating more personalised experience, or simply maximising financial benefits.

#### **Focus on the customer experience**

Our top performers have spent several years creating and maintaining an excellent customer experience. Being customer obsessed is no easy task – it requires constant effort to continuously keep up with customers' ever-changing expectations. For some brands, the problem is in finding their customer focus. For others, it comes down to maintaining focus while managing many other priorities.

# Key highlights



## Best customer experience overall:

BroBizz

With a Customer Experience Excellence (CEE) score of 8,0, BroBizz sets a new standard for customer experience in Denmark.



## Average customer experience score:

7.28, compared to 6.17 in 2018

30 percent of brands in our research scored above 7,5, the highest CEE score in 2018



## Best performing sectors:

Entertainment & Leisure (7,49) and Grocery Retail (7,44)

These sectors have dedicated significant resources to improving and maintaining a high standard of customer experience.



## Poorest performing sectors:

Logistics (6,83) and Travel and Hotels (6,99)

Logistics remains the lowest ranked sector, while Travel and Hotels scores fall as brands struggle to keep up with changing customer expectations.



## What drives customer loyalty:

Time and Effort and Integrity

Minimising time and effort and developing trust is key in retaining Danish customers.



## What drives Danish advocacy (NPS):

Integrity and Personalisation

Winning the hearts of Danish consumers requires brands to be relevant and personal, without overstepping the line in customer data usage.



## Where brands are disappointing Danish customers:

Empathy

Danish brands have not yet achieved an understanding of customer emotions, and are challenged in showing customers they care.



## Brand with the most loyal customers and highest NPS score:

MobilePay

MobilePay users are committed to the brand, which attained both the highest NPS (51) and the highest loyalty score of all the brands in our survey.

# The Six Pillars of Customer Experience Excellence

Rather than one specific outcome or measure, our research clearly shows that there are actually six discrete, fundamental components of an ideal customer experience: The Six Pillars. Based on detailed customer reviews, The Six Pillars have been validated in more than market and modelled against the commercial outcomes of loyalty and advocacy (NPS).



## Personalisation

Personalisation is a key component of most experiences. It involves demonstrating that you understand the customer's specific circumstances and will adapt the experience accordingly. Use of name, individualised attention, knowledge of preferences and past interactions all add up to an experience that feels personal.



## Expectations

Customers have expectations about how their needs will be met, and these are increasingly being set by the best brands they have encountered. Great organisations understand, deliver and – if possible – exceed expectations. Some are able to make statements of clear intent that set expectations (“never knowingly undersold”) while others set the expectation accurately (“delivery in 48 hours”) and then delight the customer when they exceed it.



## Integrity

Integrity comes from consistent organisational behaviour that demonstrates trustworthiness. There are trust-building events where organisations have the need to publicly react to a difficult situation, and trust building moments where individual actions by staff add up to create trust in the organisation as a whole. For all customers, it is the degree to which the organisation delivers on its promises.



## Resolution

Customer recovery is highly important. Even with the best processes and procedures, things will go wrong. Great companies have a process that not only puts the customer back in the position they should have been in as rapidly as possible, but also make the customer feel really good about the experience. A sincere apology and acting with urgency are two crucial elements of successful resolution.



## Time and Effort

Customers are time poor and increasingly looking for instant gratification. Removing unnecessary obstacles, impediments and bureaucracy to enable the customer to achieve their objectives quickly and easily have been shown to increase loyalty. Many companies are discovering how to use time as a source of competitive advantage. Equally, there are clear cost advantages to saving time, as long as the other pillars are not compromised.



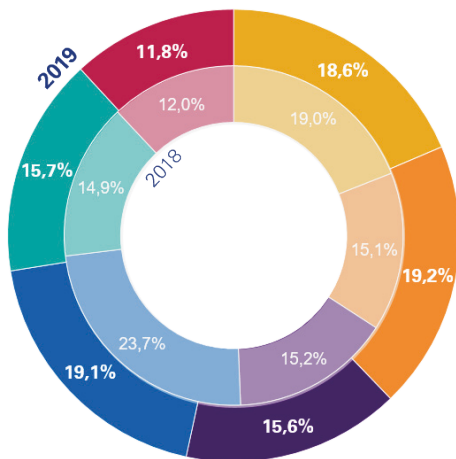
## Empathy

Empathy is the emotional capacity to show you understand someone else's experience. Empathy-creating behaviours are central to establishing a strong relationship and involve reflecting back to the customer that you know how they feel; then going that one extra step because you understand how they feel.

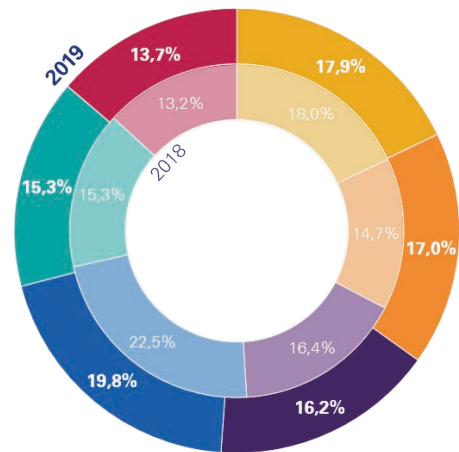
# How the Six Pillars impact loyalty and advocacy (NPS)

The Six Pillars don't just define Customer Experience Excellence; they also predict commercial success, with strong performance across The Six Pillars leading to improved brand loyalty and advocacy.

## Loyalty



## Advocacy (NPS)



■ Integrity ■ Personalisation ■ Expectations ■ Time and Effort ■ Resolution ■ Empathy

Last year, we reported that Integrity had the greatest correlation with Danish consumer loyalty. Although Integrity came at a close second, this year's results indicate that the Time and Effort pillar has the most significant influence on loyalty. This can be attributed to the fact that customers increasingly value the ability to achieve their objectives quickly and with minimal effort. This also means that removing obstacles which impede on a customer's journey, is key for retaining customers.

When it comes to driving advocacy, our survey indicates that, for the second year, Danish customers are most focused on a brand's Integrity. Integrity remains a fundamental part of the customer experience foundation and delivering on a brand's promises is essential for creating and maintaining value.



# Customer-obsessed brands embrace technology

Denmark's top performing brands recognise that technology can enable their customer experiences. They see new technologies as powerful levers that can help them speed up customer interactions through more efficient processes, better information and deeper insights. And that is allowing them to deliver better service outcomes at reduced costs.

Indeed, there is significant evidence to suggest that the best brands for customer experience are using new technologies like Robotics Process Automation (RPA), Artificial Intelligence (AI), Machine Learning and chat/voicebots to achieve a deeper understanding of their customers' behavior which, in turn, is driving unprecedented levels of customisation and personalisation.

## Keeping ahead rather than keeping up

Let's be clear: virtually every company that is still in existence today has invested into technology over the past few years. For some, the investment has gone towards updating legacy systems and implementing more advanced ERP tools. For others, the focus has been on developing new digital channels and automating parts of the customer journey.

But investing into new technologies does not automatically make you more customer-centric. That is why leading brands are going beyond tactical point solutions to rethink how technology is influencing the end-to-end customer experience. Customers in our survey ranked the top brands highly in the Integrity Pillar (being trustworthy and engendering trust), in the Personalisation Pillar (using individualised attention to drive an emotional connection) and in the Empathy Pillar (achieving an understanding of the customer's circumstances to drive deep rapport).

The leading brands are looking to technology to help them deliver on (or, preferably, exceed) those expectations. In fact, recent research indicates that most companies have already started deploying AI into their customer-facing operations and customer experience management processes<sup>1</sup>.

## Technologies for everything

***"Emerging technologies are changing the customer journey in a wide range of ways – chatbots and voicebots are creating new ways to interact with customers; intelligent automation is enabling highly personalised customer service; and machine learning is allowing brands to achieve a much deeper understanding of their customers' personality and preferences,"*** noted Michael Birkebæk Jensen, AI and Machine Learning expert, KPMG in Denmark.

***"The first step, however is knowing what parts of the customer journey you want to improve and which technologies will help you get there."***

The customer experience benefits that can be achieved through new technologies can be significant. A report by Forrester (2018) suggests that data analytics combined with intelligent automation can help reduce customer service response times by 50 to 80 percent, while decreasing cost per service transactions by as much as 200 times<sup>2</sup>.

1. *Humans + Bots: Tension and Opportunity*, MIT Technology Review Insights, 2018  
2. *2018 Customer Service Trends: How Operations Become Faster, Cheaper – And Yet, More Human*, Forrester, 2018  
3. *Humans + Bots: Tension and Opportunity*, MIT Technology Review Insights, 2018  
4. *The customer-centric CIO*, KPMG LLP, 2018





Researchers at MIT's Technology Review say that companies using sophisticated tools (such as e.g. natural language analysis) are generally the leaders in customer experience technology deployment and are more able to see cost results and make smarter investment decisions<sup>3</sup>.

## Putting IT to work

Not surprisingly, our Danish Customer Experience Hall of Fame is dominated by customer-obsessed brands that embrace technology. Zalando was ranked top for its digital channel, largely based on its ability to deliver very personalised recommendations to customers based on previous purchase histories. The brand also received the highest score on the Personalisation Pillar.

Nordisk Film Biografer also makes great use of data, analytics and machine learning to ensure that customers always have the food and beverages they want, when they want it. The company continuously analyses buying patterns at its concession stands and uses that information to improve procurement, reduce costs and ensure customer satisfaction.

Payment providers such as Dankort and BroBizz are also winning customer loyalty by applying technology to the customer journey. BroBizz boasts a 99.9 percent success rate per passage – a promise that is underpinned by confidence in its digital payment infrastructure. Dankort is using technology to predict potential fraud, thereby protecting cardholders and merchants before they fall victim to criminals.

## The customer, not the technology, first

Being willing to embrace emerging technologies is important. But there are a wide range of technology investments that can be used to support better customer experiences and manage customer data more effectively.

For example, recent KPMG research (2018) suggests that sales and marketing technologies – e-commerce platforms, customer relationship management (CRM) solutions and marketing automation tools – will continue to play a key role in delivering great customer experiences<sup>4</sup>. For its part, AI will help improve efficiency and – at the leading companies – customer intimacy.

***"There is still a lot of value that can be squeezed out of existing CRM and ERP systems,"*** noted Henrik Hansen, CRM expert at KPMG in Denmark. ***"The key is to start by mapping the customer journeys, touchpoints and 'moments of truth' and then combining those with the internal process KPIs and objectives for the company. Start with the 'outside-in' perspective and then overlay the 'inside-out' view."***

# Dankort: Making transactions safe and easy

The vast majority of Dankort's user interactions happen in less than a second. It's a tap of a card on a reader; a click on an online payment app; in some cases, it may involve the submission of a four-digit PIN. That doesn't leave much time or opportunity to engage with users. So how does a transaction-based brand remain relevant in today's customer-centric world? For Dankort, the answer lies in using state-of-the-art technologies to improve convenience, stability and security.

The journey to 'customer-obsession' at Dankort started more than four years ago with the launch of a major back office upgrade. Since then, the company's IT networks and systems, their security and their software have all seen major investments. Cardholders rarely, if ever, experience technical difficulties when using their Dankort.

Dankort is also not afraid to innovate. They recently launched a new biometric payment solution at the Copenhagen Business School, allowing students to simply use their finger to pay for food. And they are continuously monitoring other markets for new ideas to explore and trial.

## Measurable improvements in experience

Dankort's investments in user experience are bearing fruit. In our annual survey of Danish customers, Dankort has rocketed up the rankings – from 27th place in 2018 to 8th place this year – a rise of 19 positions.

While the brand enjoyed improvements across all of the Customer Experience Pillars over the past year, the greatest gains were seen in the Time and Effort Pillar. Dankort's recent investments into improved contactless technologies has had a significant impact on the Danish consumer (70 percent of all Dankort customer transactions are now contactless). So, too, has the decision to raise the limit on contactless payments to DKK350.

Users also ranked Dankort as one of the top brands on the Resolution Pillar. Dankort makes excellent use of social media to connect directly with cardholders, constantly monitoring different channels to proactively answer questions and respond to feedback. In fact, many end-users now go directly to Dankort to resolve problems or to get information rather than their bank.

## Delivering proactive protection

Financial services customers expect their transactions to be secure. Dankort wants to go beyond simply securing the transaction. That is why they have put new investments into machine learning and data analytics solutions that allow Dankort to detect and stop fraudulent transactions in near real-time.

### Six Pillar results for Dankort, compared to industry average

Rank: 8th

Up 19 places



Personalisation

+6%



Time and Effort

+8%



Expectations

+4%



Integrity

+10%



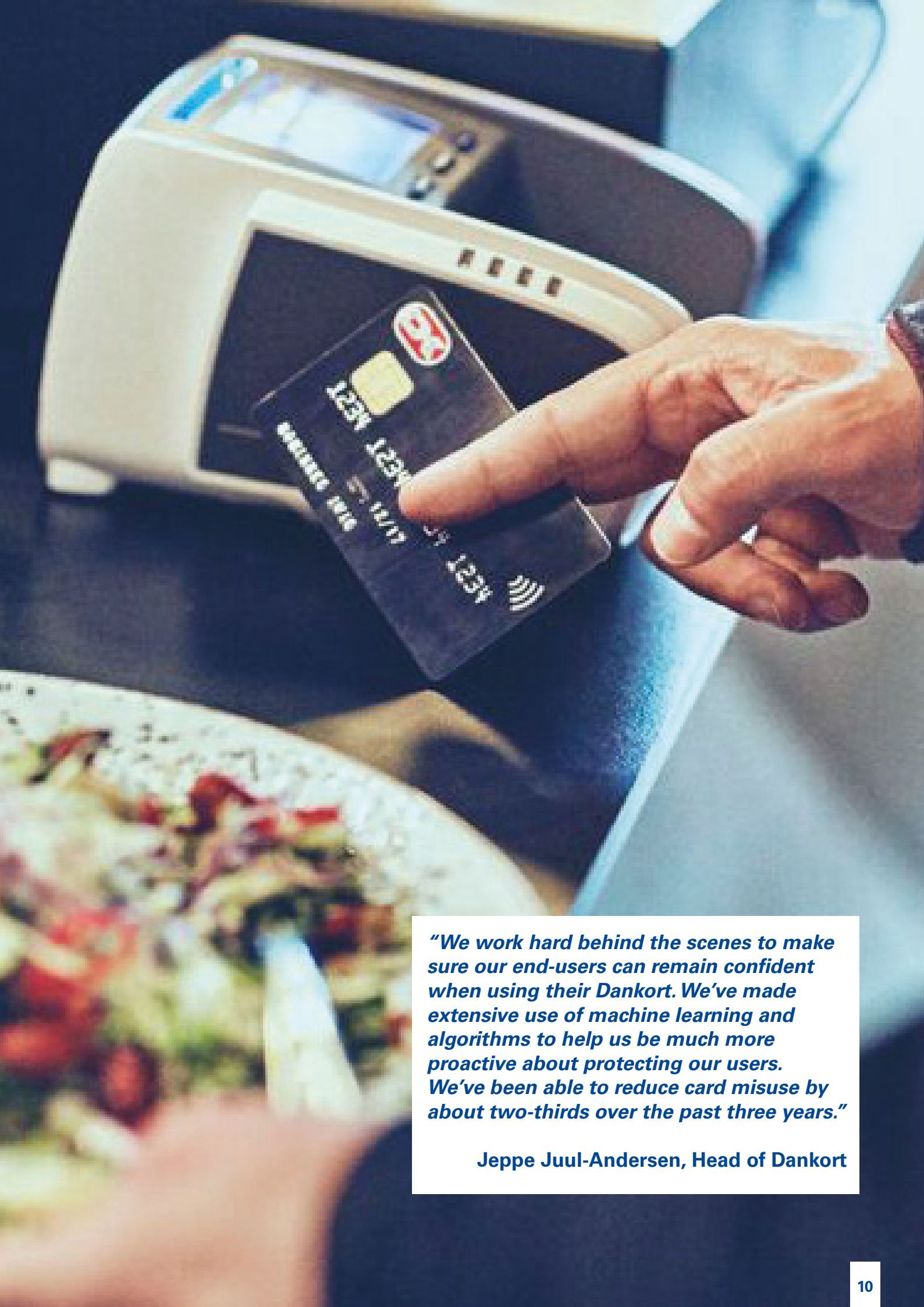
Resolution

+7%



Empathy

-3%



***"We work hard behind the scenes to make sure our end-users can remain confident when using their Dankort. We've made extensive use of machine learning and algorithms to help us be much more proactive about protecting our users. We've been able to reduce card misuse by about two-thirds over the past three years."***

**Jeppe Juul-Andersen, Head of Dankort**

# Customer-obsessed companies eliminate friction

Removing 'friction' – essentially any obstacle that impedes a customer's journey – is key to creating a superior customer experience. No more so than in Denmark.

In fact, Danish customers rank Time and Effort (the ability to minimise customer effort and create frictionless processes) as the top Customer Experience Pillar influencing loyalty. Time and Effort also ranked in the top 3 Pillars last year.

Simply put, Danes expect things to work. And they expect them to work fast. Brands that are able to offer an obstacle-free experience, therefore, should excel in the Danish marketplace.

## Creating a better experience

Generally speaking, the more complex the customer journey, the higher the risk for potential friction. But, as our profile of Nordisk Film Biografer illustrates, that means there are more opportunities to eliminate friction. The company ranks highly in our survey largely due to its efforts to make the movie-going experience as convenient possible – from reducing the time customers spend in queues through to creating a true omni-channel capability.

Recent research from KPMG (2017) suggests that an omni-channel strategy can help drive significant customer loyalty<sup>1</sup>. Companies with a strong omni-channel strategy enjoyed 89 percent customer retention through the journey versus 33 percent for those with a weak omni-channel strategy.

KPMG's view of the market suggests that complex, multi-touchpoint brands, require a deep understanding of the customer journey from an 'outside-in' perspective. The reality is that today's customers expect their brands to remember every interaction they have had – no matter what channel they use. And a smart omni-channel strategy is key to reducing friction in the customer journey.

1. *Competing for growth: Creating a customer-centric, connected enterprise*, KPMG International, 2017

2. Ibid.



## Fast and frictionless

Our survey shows that it's not just complex, multi-touchpoint brands that can benefit from removing friction from the customer journey. So, too, can transaction-based organisations.

In last year's ranking of Denmark's top Customer Experiences, MobilePay moved into the Top 10, showing that payment services and transaction-based brands were important to the Danish consumer. This year, two new transaction-based brands have joined MobilePay in the Top 10.

BroBizz's investments into ensuring a 99.9 percent success rate per passage helps to remove much of the traditional friction that comes from technical errors or system glitches. They are also finding ways to remove other friction from the system – for example, by introducing PayByPlate products that allow infrequent customers to enjoy easier rides.

Dankort has also invested into removing friction from their cardholders' journey by investing into improvements such as the introduction of contactless payments and raising the maximum limit on PIN-less transactions which, in turn, has helped its users save time and effort (a key Pillar for Danes when it comes to customer experience) when using the card for transactions.

These brands are demonstrating that, even if the customer experience is short and transactional – sending money on your phone, tapping your card to pay for groceries or hearing a 'beep' as you cross a bridge – there is still significant opportunity to delight customers by removing friction.

## Connect the enterprise

Interestingly, some of the best ways to remove friction from the customer journey come not from isolated fixes on the front end, but rather by connecting the front, middle and back office to align to the customer journey.

Indeed, delivering seamless, responsive, relevant and consistent interactions often means looking beyond the front-office to a wholesale transformation of functions – including marketing, sales, service and supply chain<sup>2</sup>. From analysing data to deliver ever-greater insights to customer behaviour through to adopting agile test-and-learn approaches to service development, every part of the enterprise must become more customer-centric.



# Nordisk Film Biografer: Creating 'biografglæde'

When people go to the cinema, they are already looking for an experience. Nordisk Film Biografer wants to turn that experience into pure 'biografglæde' – a concept roughly translated as 'cinema joy'. They are certainly capturing the attention and loyalty of Danish consumers. In our annual ranking of customer experience, consumers in Denmark ranked Nordisk Film Biografer sixth overall, up nine places over last year.

In a digital world where virtually every movie is just a click away, how is a brand that is largely defined by its brick-and-mortar venues drawing customers back?

Part of the attraction comes down to the cinemas themselves. Recently rebranded under a single brand, Nordisk Film Biografer (NFB) takes great care to understand what matters most to their customers when watching a movie. Danish movie-goers place more value on reclining chairs in a cinema than they do on minor improvements in the sound system, for example.

Across the chain's 45 venues in Denmark, Norway and Sweden, the company is using this information to continuously invest in their infrastructure and to ensure they are hiring the right employees to meet changing customer expectations.

## A better night out

What matters more to consumers, however, isn't the theatre itself but rather the experience of the event: a night out, likely with friends or family; time spent 'offline' without the interruptions of daily life; and, of course, the excitement of the movie itself.

According to our survey, Danish customers choose NFB because they offer a frictionless customer experience that always aims to delight. One of the key frustrations in any cinema is the queues that form just before the start of the movie.

To help reduce this unwanted friction from the customer journey, NFB has invested into a robust omni-channel approach that allows customers to purchase tickets across a variety of different channels, including the website or NFB app, on the phone, or in the cinema itself through manned booths or kiosks. Regardless of the channel, tickets are synchronised in the NFB app, thereby saving time for customers, reducing queuing and ensuring a more seamless experience.



## Embedding the human touch

The key to NFB's success, however, has been in their ability to adopt new technologies without losing the human touch that cinema customers expect. Rather than install automatic ticket scanners, NFB customers are greeted by a smiling employee. Staff are encouraged to make customers feel valued and special.

Employees – the vast majority of whom are under 18 years old – are trained to provide what the brand calls the “10/10 experience”, encouraging employees to ask themselves what they can do to raise the customer experience from an 8 to a 10 and to bring the customer from being a happy guest to a very happy guest. ‘Biografglæde’ is also tracked and measured (as traditional NPS) so that employees have a clear metric to influence when in contact with customers.

While the overall success of a movie theatre is largely based on the quality of the movies it is able to show, it is clear that NFB's customer experience strategy is paying off. Not only has the brand shot up our Danish Customer Experience ranking, it has also seen significant financial returns; revenues were up around 12 percent (year-over-year) last year (2019)<sup>1</sup>. Customers and shareholders are delighted.

***“People like to see movies on a big screen and what’s important is to be around others – to laugh and cry, together. For many customers, going to the movies is about enjoying a few hours offline without feeling like you are being impolite.”***

**Niels Andersen, Experience Excellence Manager, Nordisk Film Biografer**

## Six Pillar results for Nordisk Film Biografer, compared to industry average

Rank: 6th

Up 9 places



Personalisation

+4%



Time and Effort

+4%



Expectations

+4%



Integrity

+5%



Resolution

+5%



Empathy

+6%

# Customer-obsessed brands leverage ecosystems

Denmark's top brands for customer experience are engaged, agile and value-driven. They achieve this by embedding themselves into dynamic ecosystems organised around the customer.

Some are building ecosystems around technology and innovation – aligning with service providers, start-ups and tech firms to build compelling and frictionless customer experiences. Others are creating ecosystems based on customer demand, working with like-minded companies across the value chain to deliver end-to-end experiences. Many are developing ecosystems in multiple areas at once.

## Extending reach and loyalty

Dankort is a great example of how this type of ecosystem-building can deliver value for customers and cardholders. The brand has partnered up with more than 20 leading companies in Denmark to create a massive loyalty program that rewards customers for shopping across any of the participating brands.

For merchants and banks (Dankort's core customers), the loyalty program allows for extended reach without significant investment – Dankort provides the infrastructure and technology and tailors it to suit the specific brand program.

Consumers also experience great benefits. Not only does this help them reduce their time and effort by consolidating loyalty programs and cards into a single system. It also provides them with more choice, more flexibility and more value when redeeming their loyalty points. And when Dankort users are happy, Dankort's customers are happy.

## A grassroots effort

The top Danish brands are also learning that ecosystems should not be limited to technology and value chain partners.

Nordisk Film Biografer sees itself as part of its local communities and builds ecosystems at the community level to remain close to their customers. For example, the cinema supports a number of local football clubs and the chain's parent company (The Egmont Foundation) is a keen sponsor of children's charities.

It also provides its cinemas with significant flexibility to make decisions at a local level. Decision-making has been decentralised to regional managers who work closely with the individual cinema managers to develop and execute their strategic and community plans. That has led to a range of innovative and community-focused initiatives such as converting cinema rooms into conference rooms for community use during 'non-peak' cinema hours.





## Finding the right friends

While ecosystems can deliver significant advantages to brands, they must be created and managed carefully to ensure alignment and value. And that can create unique challenges for brands.

In a recent report by KPMG International (2017), the authors outline three core elements to creating successful partnerships and alliances: a clear, mutually-understood strategic and commercial ambition; a detailed partnership business model; and a flexible operating model that underpins the business model<sup>1</sup>.

Our survey of Danish consumers suggests that the leading brands in Denmark are the ones that have taken a strategic approach to creating their ecosystems, taking the time to align customer expectations with their business strategies to create value across the value chain.

The data suggests that brands don't necessarily need to become 'platform players' to create value for customers. But they do need a strong and agile ecosystem of partners. Finding the right partners and ensuring alignment around things like customer strategy, data security, business objectives and investments will be key.

<sup>1</sup>. *Strategic alliances: a real alternative to M&A?* KPMG International, 2017



A close-up, slightly blurred photograph of a car's interior dashboard. The focus is on the air vents and the central control panel, which includes a circular knob and several buttons. The lighting is soft, highlighting the textures of the plastic and metal components.

# BroBizz: Partnering to create a more convenient commute

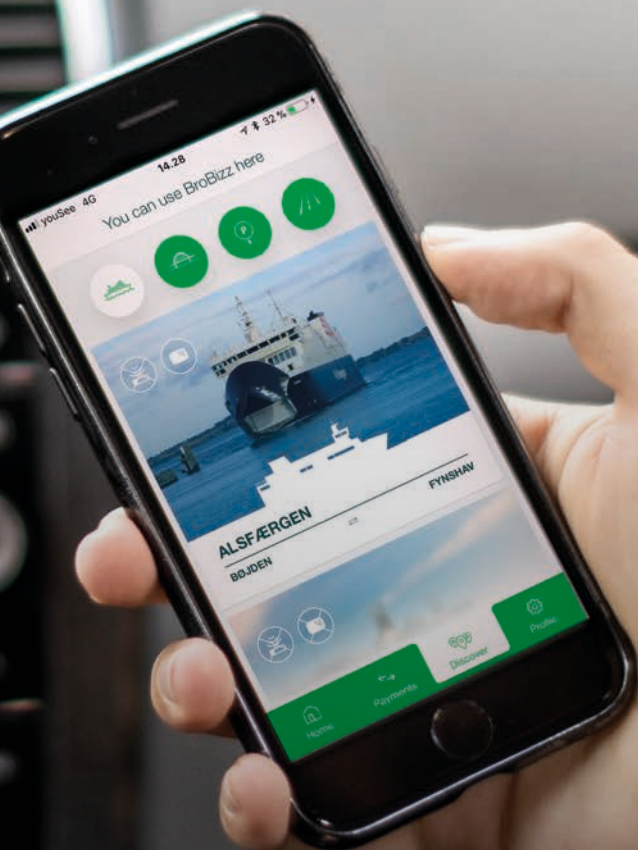
BroBizz may have started as a simple toll collection system, but to Danes, the 'Bizz' services are rapidly becoming a key payment tool; if your car had a wallet, the Bizz would be it.

Part of BroBizz's success comes down to its reliability and convenience. The brand's goal is to continuously achieve a 99.9 percent success rate – correctly identifying and classifying each vehicle and customer – at every payment point. Customers rarely experience service failures or charge errors.

The 2018 introduction of the digital 'PayByPlate' payment service, where license plates are captured to register the payment, has further reduced friction. Today, BroBizz has around 350,000 customers that use the PayByPlate service. Customers simply download the app, sign up and enjoy smooth and fast access to many main bridges and ferries.

## Putting the customer first

For BroBizz, the customer is at the heart of every decision. The brand wants customers to feel valued in every transaction. For example, customer support staff are empowered to deliver fast and helpful support when needed. *"Our customers talk to people who actually know the product and can help across a range of issues,"* noted Kasper Ørtvig, CEO at BroBizz. *"We don't want customers getting lost in an endless phone call, having to explain their issue over and over again to different representatives."*



## Six Pillar results for BroBizz, compared to industry average

Rank: 1st

New in 2019



Personalisation

+9%



Time and Effort

+9%



Expectations

+9%



Integrity

+8%



Resolution

+7%



Empathy

+8%

BroBizz recently launched a new app that already has more than 100,000 active users and it has implemented chatbots to manage certain customer inquiries across digital channels. But the organisation has also maintained focus and a high level of customer service across traditional channels such as phone and 'snail-mail'. Perhaps not surprisingly, BroBizz received the second highest rankings under the Resolution Pillar from Danish consumers in our survey.

### Building the ecosystem

BroBizz's ambition is to become the natural choice for Scandinavian motorists when travelling through tollbooths across the whole of Europe. And the brand knows that – to achieve its ambition – it needs to expand its value beyond the Danish market.

The company puts significant effort into understanding how drivers use their cars, where they make purchases and where value can be added. *"For BroBizz to expand its value beyond the Storebælt Bridge and towards a more mobility-based brand, we need to keep making investments into new ideas, new technologies and improved customer support,"* added Mr. Ørtvig.

Building an ecosystem of partners has been key to achieving that goal. Today, BroBizz can be used to pay for a wide range of driver needs – from ferries and bridges through to parking lots and car washes. With more than 1 million BroBizz units in use and more than 350,000 PayByPlate customers, BroBizz is becoming a recognised name in Denmark. Based on our survey, customers don't just love the convenience; they also love the experience.

***"For BroBizz to expand its value beyond the Storebælt Bridge and towards a more mobility-based brand, we need to keep making investments into new ideas, new technologies and improved customer support."***

**Kasper Ørtvig, CEO of BroBizz**





Customer-obsessed  
brands stay focused



Customers are a fickle bunch. Some brands that ranked high on our list last year have fallen; some that ranked lower in 2018 have captured hearts and minds this year. Interestingly, few of the changes in our rankings are the result of any specific action or inaction on the part of brands over the past year. Rather, they are the result of many years of continuous focus and effort.

The CEOs of the brands we interviewed for this report all agreed: great customer experience is not a sprint, it is a marathon. It takes continuous focus, effort and investment to build a leading customer experience. Most importantly, it takes time.

## Falling behind by standing still

The challenge is that customer expectations are continuously evolving. Consumers now compare their experience with a brand against their latest, best experience – regardless of what industry or brand delivered that experience. Simply put, today's brands are competing against not just their core competitors, but against the wider universe of brands that a consumer interacts with.

That means that what makes a customer experience great today, may not be what makes it great tomorrow. Brands that fell in this year's rankings, therefore, may be offering just as good an experience as they did last year. It's just that consumers now expect more.

Interestingly, public sector brands tend to perform poorly in our rankings. In part, that is because public sector organisations are often reliant on public budgets and therefore struggle to secure funding for the types of new innovations and investments required to compete on customer experience.

***"The transportation industry should be exploring how new technologies like AI and machine learning can help improve the customer experience by, for example, telling people when busses are delayed or full,"*** noted Morten Reimer, Public Sector expert at KPMG in Denmark. ***"Danes are increasingly looking for more flexibility in the way they travel and that means transportation brands will need to understand how they deliver value and experiences in a multi and micro-modal environment."***

## Keep your eyes on the prize

Our research suggests that the leading brands in Denmark are those that are able to balance a single-minded focus on customer excellence against the need to remain flexible and agile in an ever-changing marketplace.

In the financial services industry, for example, recent changes to regulatory and capital requirements have pulled attention towards risk and compliance.

***"The real risk for financial services companies is that they shift their focus away from customers in order to deal with internal pressures,"*** noted Kenneth Ipsen, Financial Services professional at KPMG in Denmark. ***"You can't give up on your customer experience strategy for a minute."***

# The Danish customer experience hall of fame

1.



## BroBizz

Travel and Hotel

*"It works incredibly well."*

*"Very accommodating, competent buyer support. Great to be a customer"*



Best Pillar

8/10

CEE Score

NEW

Movement  
since 2018

2.



## MobilePay

Financial Services

*"One of the best inventions in recent times – it is so easy to pay and you never have to have money on your pocket."*

*"Works every time and is extremely useful."*



Best Pillar

7,97/10

CEE Score

0

Movement  
since 2018

3.



## Billund Airport

Travel and Hotels

*"I had a good experience with high quality, efficient service during a flight from Billund"*

*"Only positive experiences. Fast and accurate help every time."*



Best Pillar

7,89/10

CEE Score

+2

Movement  
since 2018

4.



## REMA 1000

Grocery Retail

*"Clean and manageable stores where it is simple and cheap to shop. Always good deals from week to week."*

*"Great, clean and well-organized stores with friendly and competent staff."*



Best Pillar

7,85/10

CEE Score

-1

Movement  
since 2018

5.



## Zalando

Non-Grocery Retail

*"Incredibly good service. Can't get easier if you have to shop online. The products come quickly."*

*"Just perfect the whole way through. I would recommend shopping here."*



Best Pillar

7,84/10

CEE Score

NEW

Movement  
since 2018

## Which brands did Danes rank top for customer experience and what did they have to say about them?

6.



Entertainment and Leisure



Best Pillar

7,82/10

CEE Score

+9

Movement  
since 2018

### Nordisk Film Biografer

"Nice movie in good surroundings – seamless ticket purchase on the internet."

"I have always had good experience here. It all works and I have only positive things to say about it."

7.



Non-Grocery Retail



Best Pillar

7,75/10

CEE Score

NEW

Movement  
since 2018

### Ecco

"Super quality and comfort in their products as always, friendly helpful staff."

"Good quality. Good customer service by knowledgeable staff."

8.



Financial Services



Best Pillar

7,75/10

CEE Score

+19

Movement  
since 2018

### Dankort

"The best form of payment in Denmark!"

"I use my Dankort daily and it always works perfectly."

9.



Grocery Retail



Best Pillar

7,74/10

CEE Score

-2

Movement  
since 2018

### Irma

"Best organic selection on the market - super service."

"They have great products, great service and very friendly staff who always have time for you and are smiling."

10.



Non-Grocery Retail



Best Pillar

7,72/10

CEE Score

NEW

Movement  
since 2018

### Matas

"Really great service and staff are good at advising you on what will best suit your needs."

"Good products and always good service. And lots of great deals."

# How KPMG can help

Organisations that are delivering the best customer experiences are doing so by understanding how technology and an ecosystem-mindset can remove friction and bring a deeper level of customer understanding.

KPMG has the right expertise to bring your customer experience vision and strategy to the next level.

## **How do you turn your organisation into a customer-obsessed organisation?**

Creating a customer-obsessed company requires a better integration of front, middle and back office and a deep understanding/knowledge of your customers. KPMG has the right tools to help you to cohesively mobilise your business around your customers and create a connected enterprise. We do this by refining your customer strategy, optimising your operating model, designing journeys with an outside-in perspective and harnessing customer insights with data analytics. These transformations empower employees to proactively and efficiently serve customers, and maximise customer lifetime value.

## **How do you become a digital frontrunner?**

KPMG is an expert in business and technology transformation. Whether you are interested in updating your IT infrastructure, implementing a new CRM system, or getting started with AI, chat- and voicebots or Machine Learning, we can support you in defining and implementing your IT strategy. From initial Proof of Concepts to full-scale mobilisation and industrialisation, we help you automate both existing and new processes by leveraging RPA, voice- and chatbots and AI solutions. As official Microsoft partners, we can support you in implementing Microsoft Dynamics 365 to unify your organisation's data and processes with modern, intelligent business applications.

## **How can you set new standards in your industry?**

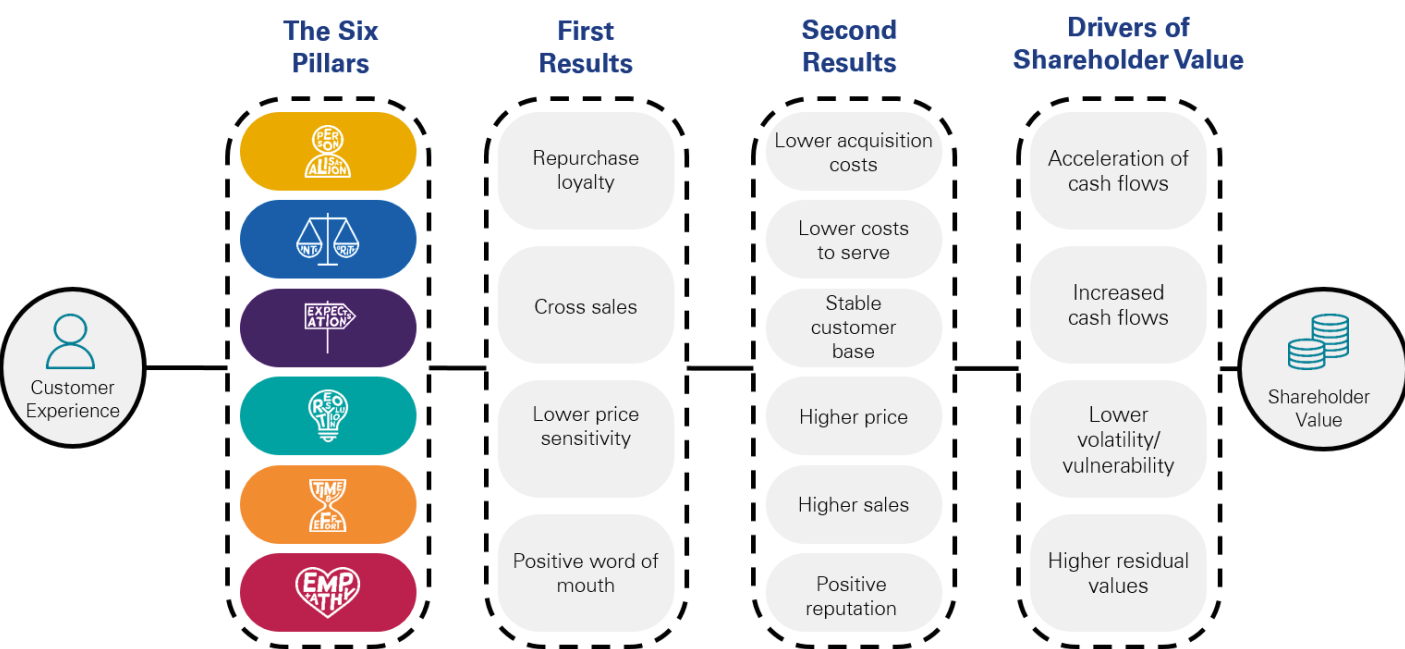
We offer solutions that are supported by deep industry knowledge and experience. Our experts work with a wide range of industries such as Financial Services, Energy and Infrastructure, Transportation, Government and Healthcare. We can therefore support your customer experience transformation in a more tailored way to exceed industry standards.

## **How can you make your lean processes customer centric?**

We can help you modify your existing lean processes to become more customer-centric by applying our Six Pillars framework. The Six Pillars framework identifies the critical customer touchpoints and the emotional state that should be applied to each process task, without changing the efficient process itself. The Six Pillars work seamlessly in any improvement project, whether you want to digitalise, simplify, automate or apply robotics.



Organisations that wish to improve their customer experience strategy need to re-think their investments in customer-related initiatives and invest where credible returns on investment are, in order to attract and retain customers, and thereby increase revenue.



Please do not hesitate to contact us to discuss how we can help your organisation to become more customer-obsessed.

# Methodology

For nearly a decade, our member firm professionals have been asking customers in the UK and the US about their individual customer experiences. Over that time, more than 170,000 consumers have been interviewed and 2,500 brands measured to collect more than 2 million individual evaluations. In 2019, 20 different markets around the world have participated in gathering 600,000+ evaluations from 80,000+ consumers.

For the second year in Denmark, we have asked a nationally representative sample of more than 2,500 consumers to evaluate Denmark's most well-known B2C brands spanning across 10 sectors, resulting in over 24,000 evaluations. The research for this report was collected via an online survey methodology, completed in April 2019.

To participate in the research and to be able to respond to questions on a specific brand, respondents must have interacted with that brand in the last six months. An interaction is defined as making a purchase, using the company's products and services, contacting a company with a query, or even browsing their website. As such, not all respondents will have been existing customers of the brand they evaluated. In order to be included in the final rankings for each country, each brand must have achieved a minimum of 100 consumer responses. We asked respondents to evaluate brands against the Six Pillars of Customer Experience, advocacy and loyalty.

KPMG's Customer Experience Excellence (CEE) score is a weighted average of each brand's score, as mapped against The Six Pillars that drive brand advocacy and loyalty.

**These are the other markets that have researched their local customer experience:**



# Top 50 best B2C brands in Denmark

01.	BroBizz	02.	MobilePay	03.	Billund Airport
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<div>Financial Services</div> <div>Restaurants &amp; Fast Food</div> <div>Travel and Hotels</div> <div>Public Sector</div> <div>Grocery Retailers</div> <div>Entertainment &amp; Leisure</div> <div>Logistics</div> <div>Non-Grocery Retailers</div> <div>Utilities</div> <div>Telecoms</div>	04.	REMA 1000	05.	Zalando	06.	Nordisk Film Biografer	07.	Ecco	08.	Dankort
	09.	Irma	10.	Matas	11.	Scandinavian Airlines	12.	Topdanmark	13.	LEGO
	14.	IKEA	15.	Spotify	16.	Ticketmaster	17.	Lidl	18.	Telmore
	19.	Norwegian	20.	Netflix	21.	ATP	22.	Coop.dk	23.	nemlig.com
	24.	CinemaxX	25.	Boozt.com	26.	Sundhed.dk	27.	E-Boks	28.	Bestseller
	29.	Søstre Grene	30.	Kvickly	31.	Viaplay	32.	H&M	33.	GLS
	34.	Jysk	35.	Meny	36.	Fotex	37.	Normal	38.	Circle K
	39.	PFA Pension	40.	SPAR	41.	Lagkagehuset	42.	DR	43.	Amazon
	44.	Fitness World	45.	Jensens Bøfhus	46.	Wupti	47.	Copenhagen Airports	48.	Starbucks
	49.	TV 2	50.	DHL						





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