



# Orchestrating experiences

Customer Experience Excellence research 2021  
MALAYSIA

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26

countries, regions  
and jurisdictions



2,970

unique brands  
evaluated



88,616

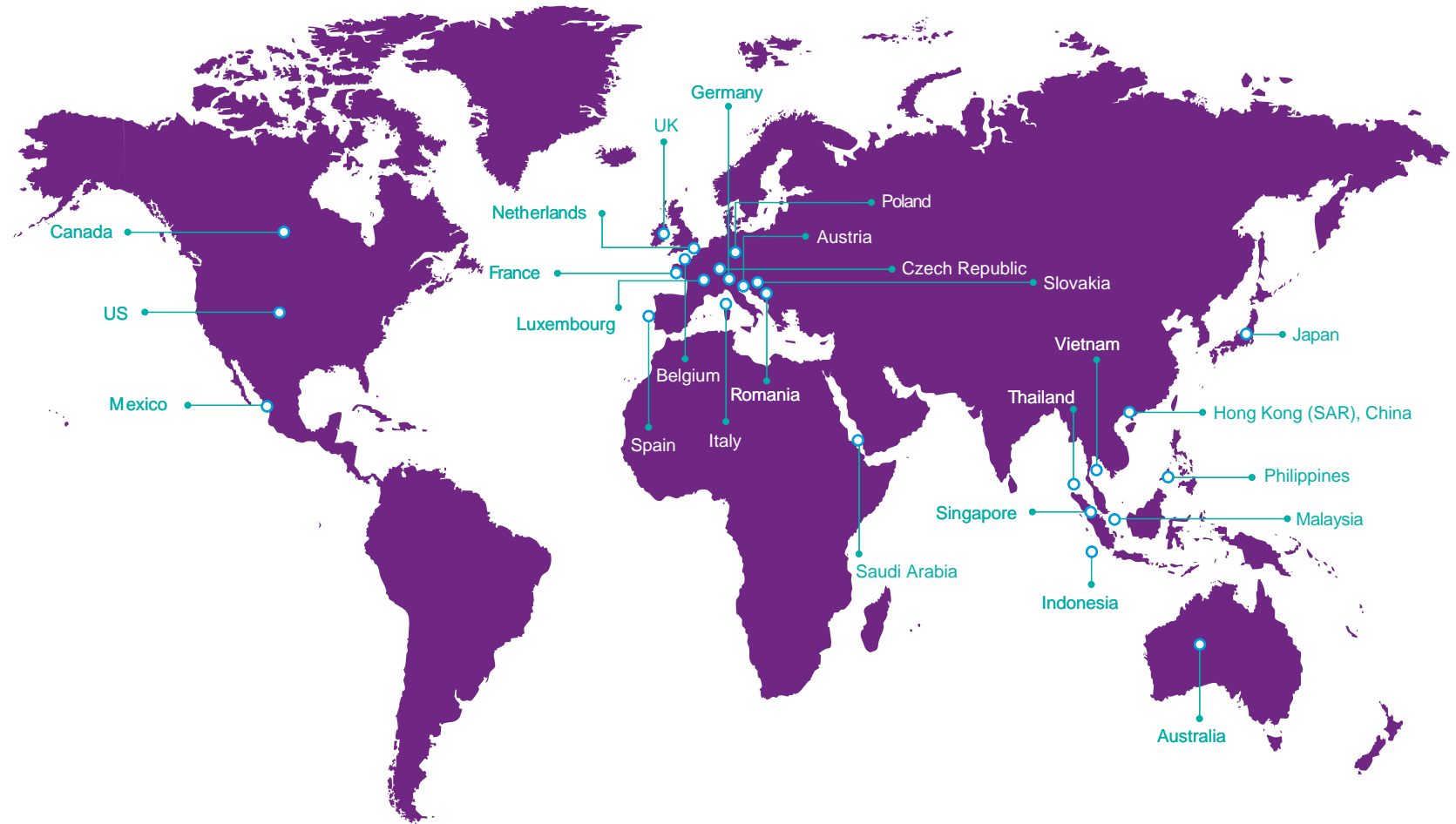
consumers



868,290

individual brand  
evaluations

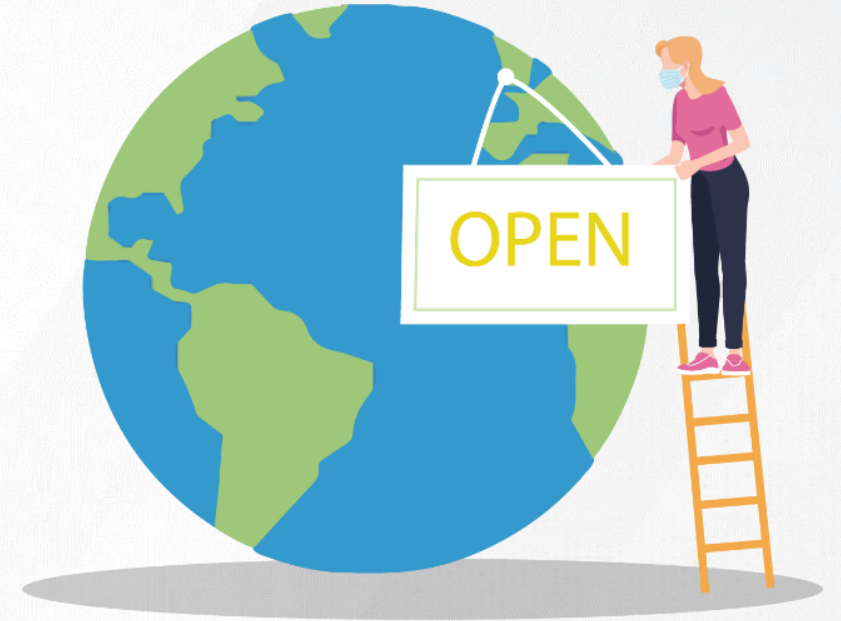
# Overview



# Global CEE 2021 headlines

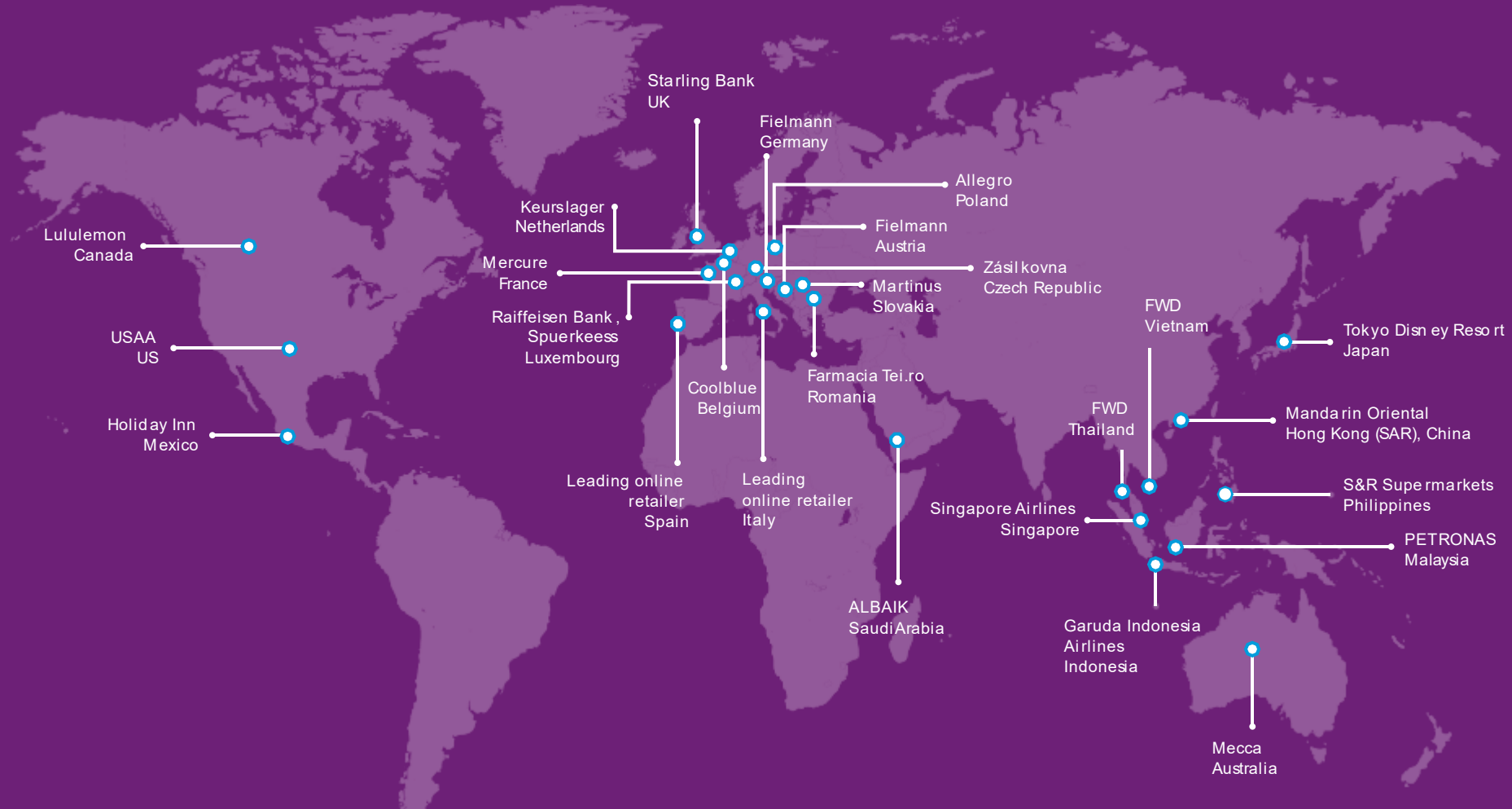
## A lengthy period of reflection has led to:

- 1 The rapid acceleration and adoption of emotionally connective new technologies, in particular AI and ML, across the globe
- 2 Customer journeys provide the framework for integrating technology and physical experiences: Digital no longer a separate consideration
- 3 A number of moving parts — significant implications for the management of cross channel experiences and capabilities — requires high levels of orchestration
- 4 Organizations are having to create an environment where new thinking, technology and approaches can be successful
- 5 Requires businesses to be connected, digitally powered and trusted





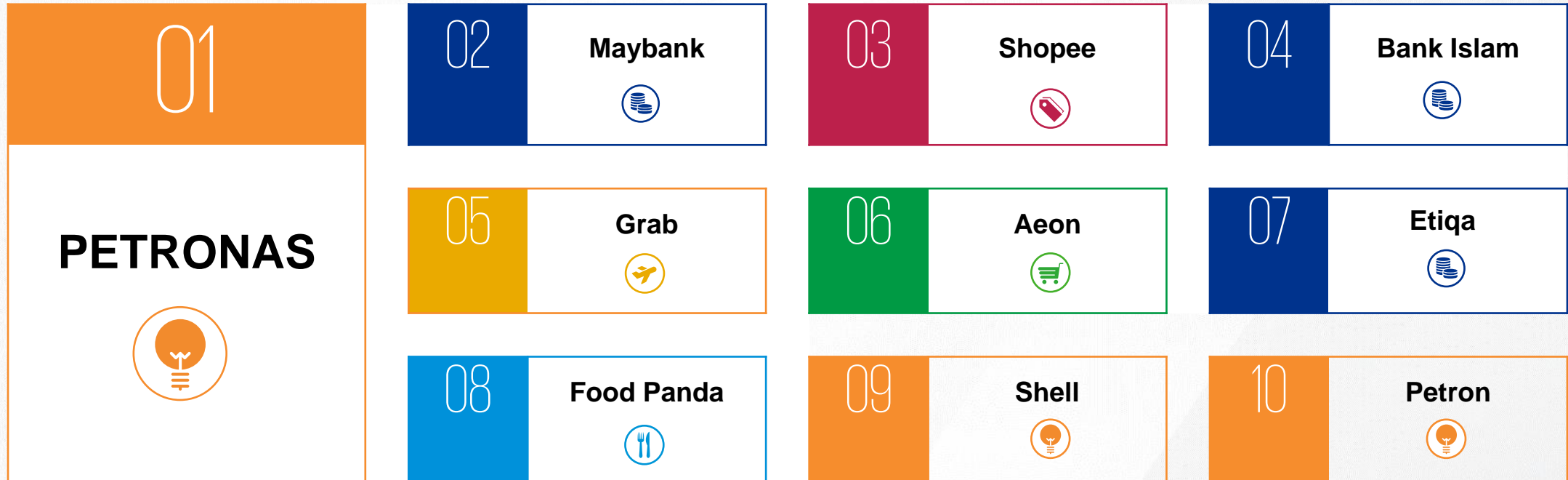
# 2021 Hall of Fame



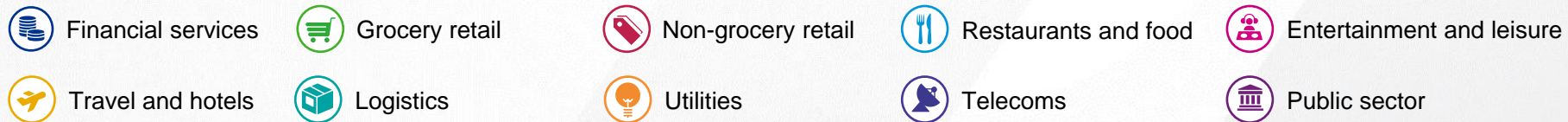


# CEE country performance

# This year's leaders — Malaysia Top 10



## Key:





# Malaysia

The rise of the digital economy and the rate of digital transformation has brought exciting new services and product offerings to Malaysia. Through COVID-19, brands across the region have been forced to modernize, revolutionizing the customer experience. Brands are evolving to meet customer needs like never before, and customers are wielding more power in this modern Malaysian market.

Top of this year's rankings for customer experience is PETRONAS. It has used digital initiatives to provide a customer experience with minimized in-person contact. The self-styled "progressive energy and solutions partner"<sup>1</sup> has adapted customer experiences at its physical petrol station locations, with e-payment solutions like Setel<sup>2</sup>, and a food-to-go platform, Makan@Mesra<sup>3</sup>.

Coming in second in the 2021 customer experience rankings is Maybank. Financial services businesses have long been early adopters of emerging technology, and with customers being made to stay at home for long periods of time, Maybank's online banking service Maybank2u<sup>4</sup> has offered simplistic yet extensive digital banking services. Its digital services score high for Personalization. Online transactions are a "breeze", one customer said, "the platform performs seamlessly."

Maybank has received many accolades over the past few years<sup>5</sup>, including Brand of the Year 2019<sup>6</sup>, for its secure financial services offering and focus on customer financial wellbeing. Customers have affinity with Maybank because of its quality of service, complaint resolution framework and its investment in colleague operational and product knowledge. It also scores high for Integrity, thanks to its sustainability efforts<sup>7</sup>.

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#### Footnotes

1 <https://www.petronas.com/>

2 <https://www.setel.com/>

3 <https://www.mymesra.com.my/about-us/news-press-releases/pdb-expands-its-fb-solutions-with-makanmesra>

4 <https://www.maybank2u.com.my/home/m2u/common/login.do>

5 <https://www.maybank.com/en/about-us/who-we-are/awards-recognition.page>

6 <https://www.theedgemarkets.com/article/maybank-clinches-brand-year-award-sixth-time-row>

7 <https://www.maybank.com/en/investor-relations/reporting-events/reports/annual-reports/details.page?detailId=161129980593703>

# Malaysia

E-commerce has seen a huge uptake over the course of COVID-19. Naturally, with customers having to spend so much time at home, and in-person contact being restricted, customers have gone digital with their spending habits. Shopee, a leading e-commerce platform in Malaysia, comes in third place in this year's customer experience rankings. The platform aims to provide a personalized shopping experience, with an in-built chat function for customers to get personal service at any time. The platform has allowed many small and medium businesses to keep contact with their customers through financial insecurity, making it a key part of the shopping process at a local level.

With three brands ranking in the top 10 for customer experience this year, utilities appears to be the highest performing sector in Malaysia. Each high performing utilities brand scores well above the average for Personalization and Integrity pillars, indicating that customers value these two pillars above others. Thanks to evolving digital technologies, utilities brands have leveraged advanced systems to create personalized touchpoints with customers, even without in-person contact. Many utilities companies have been able to use the huge data sets available to them to understand the buying behavior of their customers at a granular level, giving them increased awareness of the customer landscape as it evolves.

Personalization is the key driver of both loyalty and advocacy in the Malaysian market. Customers now understand how technology can be leveraged by brands to personalize the buying experience – they expect a tailored journey that's built just for them. Customers are also becoming increasingly aware of how their favorite brands and businesses contribute to local society, favoring companies that have made social commitments to offsetting their environmental impact and helping local communities thrive. In fact, Integrity is the second largest driver of both advocacy and loyalty in customers.

As brands evolve to meet growing customer demands, there are obstacles to success that are holding them back. Some respondents noted that they found discounts difficult to apply, where they are available. In a time of financial insecurity, many customers are looking for value for money, and expect it to be easily activated. Customers also expect timely service including delivery – while Time & Effort wasn't the biggest driver of customer loyalty or advocacy, it is definitely a consideration.

Finally, customers noted that some brands lack good remote customer support, causing frustration.





# The orchestrated experience

COVID-19, as a magnifier of disruptive forces and an accelerator of transformation, has undoubtedly been the catalyst for corporate revitalization around the customer. Enabled by digital technology, such as artificial intelligence, and machine learning, organizations are getting future ready. In these companies AI powered virtual assistants, chatbots and conversational AI platforms, are moving from test and learn to mainstream.

This is leading to a technologically inspired revolution in the experiences that customers enjoy every day. These experiences are faster, more personalized, and better informed, setting new standards and elevating customer expectations.

# The orchestrated experience

What differentiates our leaders is the rigor with which they connect their customer experience management strategy across each of the support processes. Historically considered in isolation of each other these have had to be connected and integrated. This has required changes in structure, budgets, priorities, training and KPIs to deliver a more cohesive, orchestrated outcome. This has required addressing several internal processes:



Customer experience strategy development. This outlines the organization's purpose, and how it connects with its customers and how customer experience delivers the business strategy.



The journey management process, the total atlas of journeys the company is managing, based on the different missions or objectives a customer has.



The version control of journeys and the mechanisms by which journeys are defined and stored.



The experience design process, how experiences are crafted, the role of technology and the journey mapping tool set.



Experience delivery, the mechanisms by which "to be" journeys are delivered, the role of agile and MVPs and the sequencing of releases.



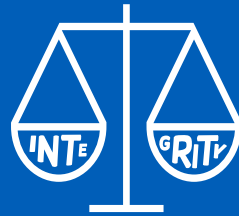
The measurement process, the voice of the customer, the employee and key stakeholders along with service level KPIs.

It is the skill that they bring to orchestration, harnessing all the moving parts, that provides our leading companies with a competitive advantage.

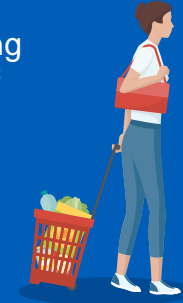
# Key stats



Personalization remains the clear driving pillar of loyalty, leading in 21 of the 26 markets



Integrity remains the pillar driving advocacy across the majority of markets (16 of the 26)



Grocery retail is the best performing sector with a Customer Experience Excellence (CEE) score two percent above average

Thailand and Romania saw the largest increases in country customer experience performance (an increase of 3 percent and 2 percent respectively vs. 2020)



Six brands retained their number one spot from last year's Hall of Fame



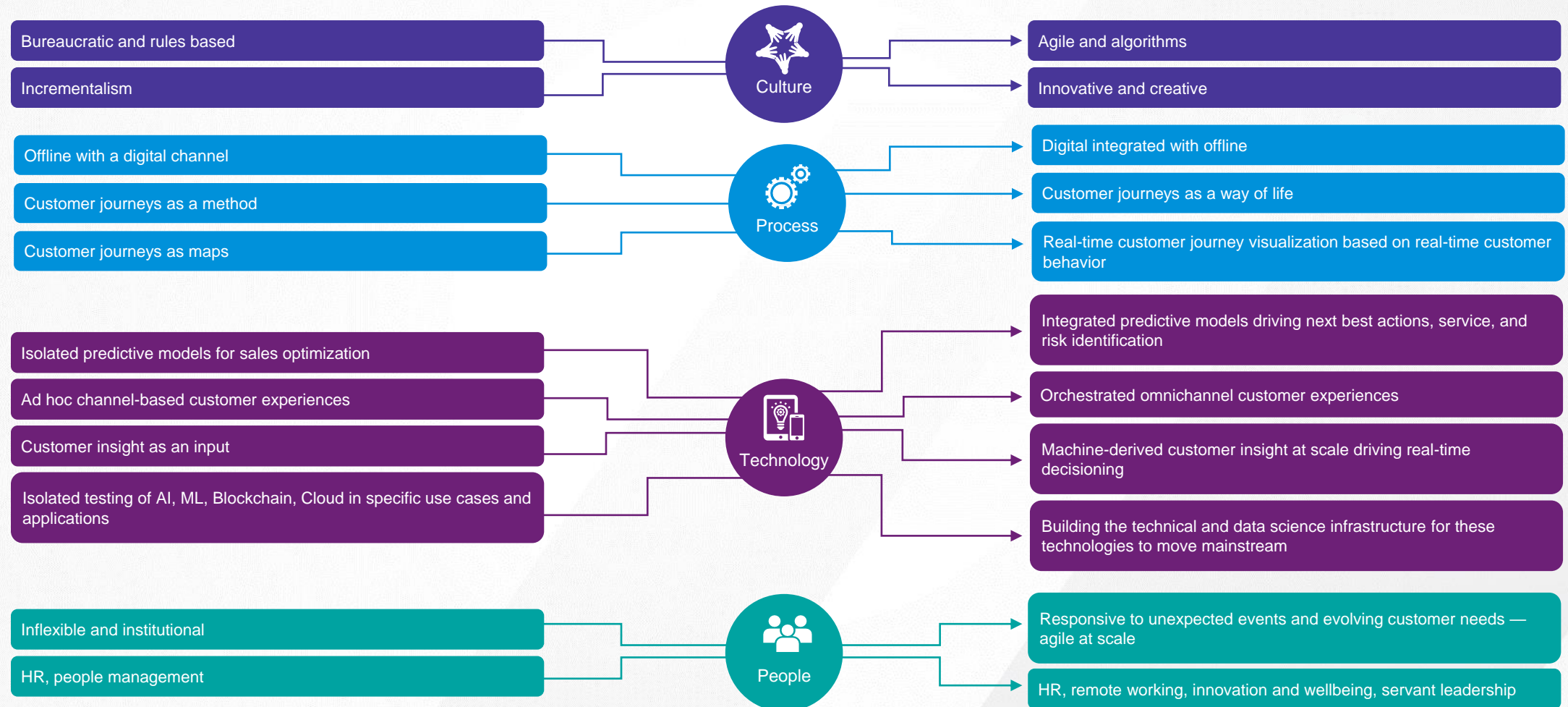
Nearly two thirds of customers are willing to pay more to a company that they see as being ethical, or giving back to the community



Non-grocery retail dominates the 2021 Hall of Fame (10 of the 26 brands), followed by financial services (6) and travel and hotels (5)

# Implications for your organization

## From



# The Six Pillars in 2021

The Six Pillars of Experience have been consistently shown to be the essential characteristics of world class experiences. The presence of these six factors is essential if the customer experience is to stimulate commercially beneficial behaviors.

Whether that is increased share of wallet, loyalty, or advocacy, these six factors are the prerequisites for commercial growth. However, as they are all interconnected, it is essential to be good at all six.

Interestingly over the past 12 months there has seen a rapid rise in holistic thinking, the realization that a competitively superior experience is multi-dimensional and often multi-sensorial. Our survey's leading organizations are masters at managing the Six Pillars as a set.



# The Six Pillars in 2021

## Integrity

Corporate integrity and its outcome, trust, continue to be a focus for the leading companies. Reengaging with purpose, validation of values and moving CSR to the forefront of the brand have been key areas for organizations.

## Resolution

Customer problem solving has moved beyond just fixing problems that a firm may cause for its customers into a focus on customer lifetime problems, both as a source of innovation, but also a mechanism for extending a trusted relationship.

## Expectations

We have historically observed a trend of expectations transfer as customers expect their best experience with a company to be replicated elsewhere; this has become even more evident this past year, as customers embrace a raft of new technologies. Firms are having to rapidly increase the pace of innovation and development to keep up, and this is driving an improvement across all aspects of business.



# The Six Pillars in 2021



## Empathy

Organizations are beginning to operationalize empathy; it is becoming a core competence when it comes to user experience design and improvement. More widely, anthropology and ethnography techniques are informing experience designers.



## Personalization

Advances in technology, data, and analytics are enabling companies to create much more personal and 'human' experiences across moments, channels and buying stages. However, personalization is so much more than just technology.



## Time and Effort

Effort and loyalty are inextricably connected: the easier an experience is, the less physical, emotional and cognitive effort it takes, the more likely a customer is to continue purchasing.

# Best practice examples



## PETRONAS

**1st** In Malaysia in 2021

PETRONAS provides onshore and offshore gas and petroleum products primarily in Malaysia. It has grown to be Malaysia's largest petroleum retail network, marketing products to consumers in more than 1,000 PETRONAS stations and 725 Kedai Mesra convenience stores. In addition to petroleum products, their one-stop convenience centers offer dining, shopping, banking, car spa and other services.

The company has tried to find new ways to meet customer needs, for example, Setel is an app to eradicate pain points associated with the refueling process including long queues, the use of physical loyalty cards and 200 Malaysian ringgit (RM) credit card hold. It integrates payment and loyalty benefits into a single application, offering a 'seamless refuel and retail on-the-go experience'.

Beyond retail, PETRONAS introduced ROVR, the first mobile refueling service in Malaysia for both commercial and everyday drivers.



## FWD

**1st** In Vietnam in 2021

The insurance industry is shifting to a more digital model due to the role of technology in business activities. FWD Vietnam has followed the FWD tradition of innovation, developing virtual assistant technology to optimize operations, thereby improving the quality of the customer experience.

In fact, FWD is one of the first insurance enterprises in Vietnam to apply AI to customer technology with Voicebot, a technology assistant to support its customer service call center. The Voicebot Technology Assistant can make automatic calls, including natural two-way interaction with gender and region-specific voice-overs to explain insurance contracts, time and methods of payment, payment status, etc.

AI also powers its operational technology enabling internal users to optimize pricing and risk assessment, delivering a much more rapid service to individual customers.



## Allegro

**1st** In Poland in 2021

With over 21 million registered users and 17 million visiting customers every month on Allegro.pl, it has managed to hold a significant position in Poland.

Customers buy over 1.2 million products every day, of which over 95 percent are new items, sold at a fixed price, with a warranty and insurance. It operates a marketplace model, which means that customers can buy whatever they need from over 125,000 merchants, who can list an unlimited number of offers on its platform.

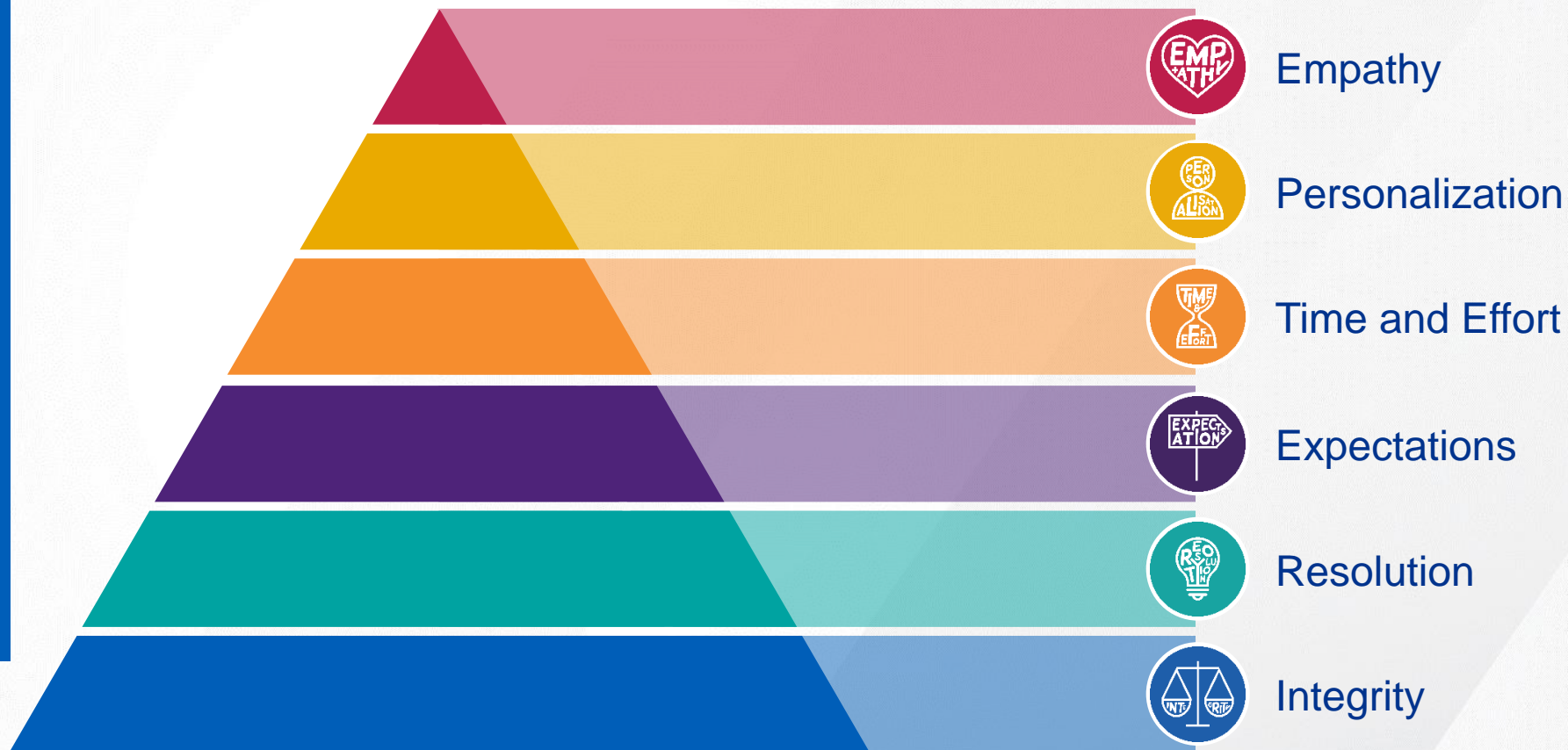
It started life as an auction site for hobbyists and it has evolved into the most popular e-commerce platform. Allegro currently employs over 2,100 people, nearly half of whom are top-class experts in technology. In a market survey in 2019, 80 percent of Polish shoppers described Allegro as their favorite shopping platform.

# The Six Pillar hierarchy

There is a clear order in which The Six Pillars should be implemented.

The hierarchy spotlights where organizational efforts can best be expended: focusing first on fixing the basics of removing the causes of mistrust, unresolved issues, and mis-set expectations.

Only once the basics are resolved can the next levels be implemented to drive advocacy – making the experience easy, suited to their personal circumstances and leaving the customer feeling that the organization cares about them.



# Conclusion

It is clear from the research this year that a pivotal change in the ways that firms compete has been revealed. The age of robots and AI is finally with us. Success is no longer predicated on a great product or service, or even a passably good experience; it is based on how the customer is engaged over their life cycle, how firms remain present in their customers' lives and how technology makes all of this happen.





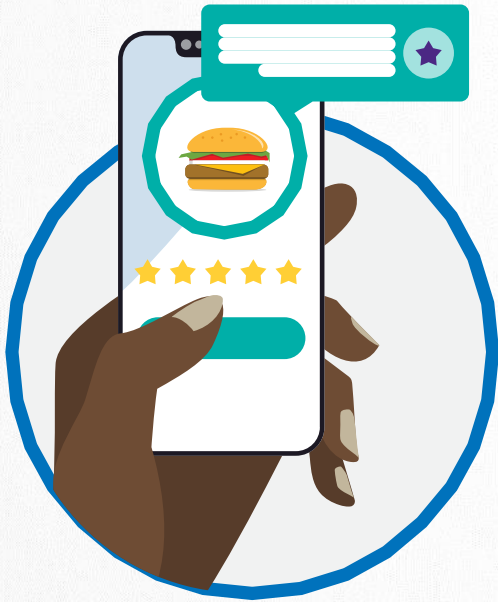
# Methodology

# Methodology

## About the research

For 12 years, our member firm professionals have been asking consumers about their individual experiences with brands. Over that time, more than 470,000 consumers have been interviewed and approximately 4,000 brands have been measured — providing more than 4.7 million individual evaluations across 39 countries, regions and jurisdictions to support our expertise in customer experience best practice. This year alone we have taken in the views of more than 88,000 consumers across 26 markets.

The research for this report was conducted via an online survey methodology. A nationally representative consumer sample was targeted for each market, to be comparable in terms of age and gender, while also targeting regional representation. To participate in the research and to be able to respond to questions on a specific company, respondents must have interacted with that company in the last 6 months.



An interaction is defined as making a purchase, using the company's products or services, contacting a company with a query, or even browsing their website or store — so 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 number of consumer responses. This report analyses the results of a consumer survey undertaken in Q2 2021. As such, all companies, including audit clients, are representative of consumer opinion and ranking. Mentions of individual companies should not be interpreted as an endorsement by KPMG International or its member firms.

## CEE Scores

The rankings for each country are determined by the CEE scores of the brands surveyed. The CEE score is derived for each brand via a weighted average of the brand's score for each of The Six Pillars. The weighting is calculated through regression analysis to understand the relative importance of each pillar in driving the two commercial outcomes measured in the analysis: advocacy and loyalty.

# Connect with KPMG



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