



# The customer in a new reality

**2020 Nigeria Banking Industry  
Customer Experience Survey**



2020

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# Foreword

There is no doubt that COVID-19 has impacted customer behaviours. Many of these behaviours were already present and have been accelerated but some new and unfamiliar patterns have risen due to the new reality of life. In just a few months, customers have made fundamental shifts in what they value, their beliefs and needs. Our research reveals that in the Nigerian banking industry, more customers today are comfortable using digital channels for banking activities, spend less of their income and increasingly demand security of digital transactions. While it is uncertain how much of these changes will be permanent, it is already clear that a new customer is emerging - one that is financially constrained, more comfortable with technology and better informed.

In response to the crisis, some banks have performed well in customer experience delivery. Our 14th consecutive year of the Banking Industry Customer Experience Survey reveals higher overall customer experience performance in two out of the three broad segments. We see that the leading banks have focused on what matters most to customers in these uncertain times, and were uniquely prepared to adjust to this new world in the light of COVID-19.

The Six Pillars of experience excellence have become more relevant than ever to navigate the changes in customer priorities. They have been established as a universal set of qualities needed to deliver excellence in customer interactions and create loyalty. Consistent delivery across each of the Six Pillars remain critical. However, the pillars of Resolution and Personalisation underperformed this year, a reflection of how banks have struggled with problem resolution and delivery of personalised experiences, particularly as many customers increased their use of contact centres and digital channels.

Ultimately, what is clear is that the banks that succeed in this new reality will be those that have a deeper understanding of the new customer and adapt quickly to the immediate disruptions to deliver higher performance for customers.

We encourage you to take a look at the findings of our research in this report. To find out more information, please contact us.



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# About this research

**Since 2007, KPMG in Nigeria has been asking customers across segments about their individual experiences with their banks. Over this period, more than 200,000 customers have been interviewed across the country.**

The research for this 2020 report was completed across Q3 and Q4 2020.

The survey covered 15,056 retail customers, 1,856 SMEs and 332 commercial/corporate organisations.

To participate in the research and to be able to respond to questions on a specific bank, respondents must have interacted with that bank in the last six months.





# The Six Pillars of experience excellence

**Eleven years of research by the KPMG Customer Experience Excellence Centre has shown that every outstanding customer relationship has a universal set of qualities – they are The Six Pillars of experience excellence.**

Based on over 4 million detailed consumer evaluations, the Six Pillars have been validated in 34 countries and modelled against the commercial outcomes of retention and recommendation.

The Six Pillars are inextricably intertwined and, in combination, provide a powerful mechanism to help organisations understand how well their customer experience is delivered across channels, industries and company types. The leading firms demonstrate mastery of these pillars and are outstanding at all of them.



## Personalisation

**Using individualised attention to drive emotional connection.**

Personalisation is the most valuable 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.



## Integrity

**Being trustworthy and engendering trust.**

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 that is consistently top of mind.



## Expectations

### **Managing, meeting and exceeding customer 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 appropriate – 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.



## Time and Effort

### **Minimising customer effort and creating frictionless processes.**

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.



## Resolution

### **Turning a poor experience into a great one.**

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.



## Empathy

### **Achieving an understanding of the customer's circumstances to drive deep rapport.**

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.

# State of play

Following declines in 2019, this year's analysis, surprisingly, shows improvements in overall customer experience (CX) performance in the retail and corporate segments. This is good news given the impact of the COVID-19 pandemic on individuals and businesses alike.

The 2020 results also reveal newcomers gaining entry into the top five position and familiar names dropping out, highlighting that consistency and adaptability to new expectations are crucial in today's fast-changing environment.

In the overall rankings, Zenith Bank returns to the top position as the most customer-focused bank in the retail segment. Wema Bank and Heritage Bank moved up several places to take up the 2nd and 4th positions respectively.

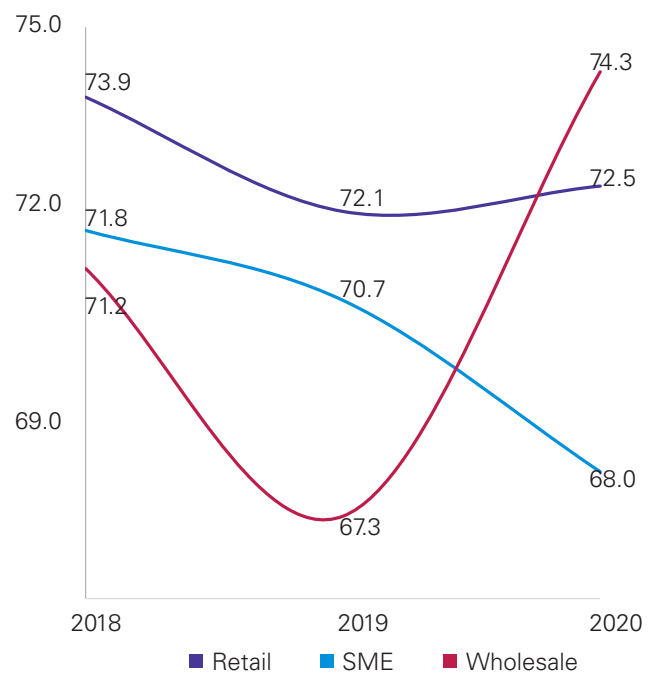
While channel performance, customers' experiences when making payments as well as the security of their banking transactions continue to remain important, customers rated the quality of communication received and access to credit as significant value drivers this year.

Along the customer journey, ranging from discovery to account maintenance, the discovery stage – where customers identify their needs, evaluate their options and make an appropriate choice – recorded one of the highest movements in importance ratings. Three banks, Zenith Bank, Wema Bank and Heritage Bank outperformed the industry.

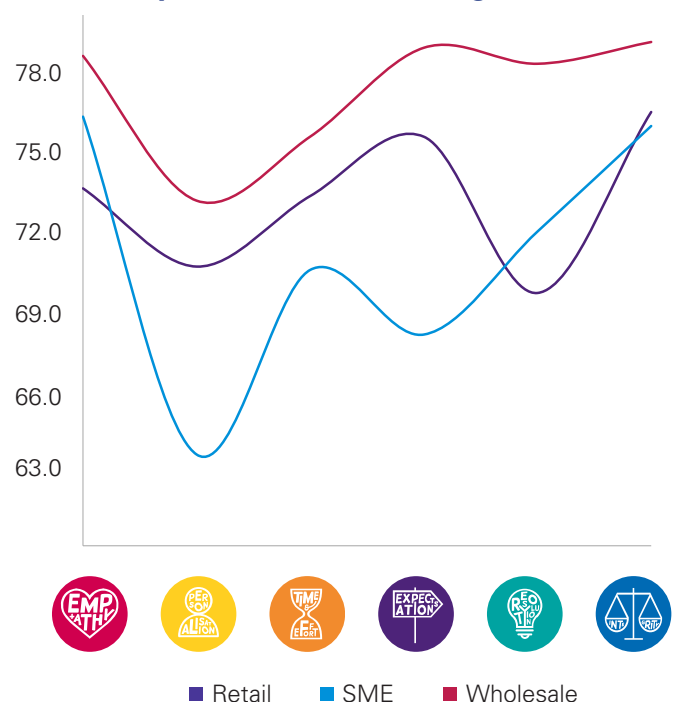
We also note that banks were noticeably quick to increase the frequency of their communication with customers during the government imposed lockdown via emails, website updates and push notifications that provided information on a variety of matters e.g. information on branches that are open and available for business, agents and agency locations, digital banking channel options for customers, etc. However, it was the clarity, timeliness and relevance of such information that customers found most valuable.

In addition, we observe that customers appear to be paying a lot more attention to their financial health evidenced by the heightened importance awarded the need for accurate and complete financial information from banks. This year's customer experience leaders performed strongly in this area.

## Overall customer experience performance



## Six Pillars performance across segments





# The 2020 Customer Experience Leaders

## Retail

## SME

## Wholesale

<b>1</b> <b>Zenith Bank</b> <b>75.6</b> CX Score out of 100 ▲ Up 1 place	<b>1</b> <b>Sterling Bank</b> <b>70.7</b> CX Score out of 100 ▲ Up 7 places	<b>1</b> <b>Citibank</b> <b>79.9</b> CX Score out of 100 ● No change
<b>2</b> <b>Wema Bank</b> <b>74.6</b> CX Score out of 100 ▲ Up 10 places	<b>2</b> <b>Union Bank</b> <b>69.8</b> CX Score out of 100 ▲ Up 9 places	<b>2</b> <b>Standard Chartered Bank</b> <b>75.7</b> CX Score out of 100 ▲ Up 1 place
<b>3</b> <b>GTBank</b> <b>73.8</b> CX Score out of 100 ▼ Down 2 places	<b>3</b> <b>Ecobank</b> <b>69.6</b> CX Score out of 100 ▲ Up 1 place	<b>3</b> <b>Zenith Bank</b> <b>75.3</b> CX Score out of 100 ▲ Up 1 place
<b>4</b> <b>Heritage Bank</b> <b>73.7</b> CX Score out of 100 ▲ Up 9 places	<b>4</b> <b>Zenith Bank</b> <b>68.9</b> CX Score out of 100 ● No change	<b>3</b> <b>Stanbic IBTC</b> <b>75.3</b> CX Score out of 100 ▲ Up 10 places
<b>5</b> <b>Sterling Bank</b> <b>73.6</b> CX Score out of 100 ▼ Down 2 places	<b>5</b> <b>FCMB</b> <b>68.8</b> CX Score out of 100 ▼ Down 4 places	<b>5</b> <b>GTBank</b> <b>75.2</b> CX Score out of 100 ▼ Down 3 places

### Change from last year:

- ▲ Move up
- ▼ Move down
- No change







Across the Six Pillars of experience excellence, Integrity continues to be the Pillar where Nigerian banks perform strongest, demonstrating that building customer trust is foundational for a positive customer experience and affirming that banks in Nigeria have that understanding. In the current accelerated move to online interactions, customers trust banks that can secure their transactions and are transparent in their business practices.

For retail customers, Resolution trails all other pillars, confirming the importance of banks' ability to speedily solve customer queries as well as the need for rapid innovation in this COVID-19 era. This year, while 62% of customers ranked Resolution as very important, only 23% of customers are very satisfied with banks' ability to resolve issues. Heritage Bank, Wema Bank and Zenith Bank hold the top spots in Resolution, with above industry average CX scores.

We also see that customers are less loyal to their banks – with 8% of retail customers (compared to 4% in 2019) willing to switch banks within the next three months.

Overall, the SME segment witnessed a decline in its customer experience score, with Personalisation as the lagging Pillar this year. Sterling Bank emerged as the top-rated bank moving up five places, while Union Bank is the biggest mover this year, moving up nine places to 2nd place.

Personalisation is a key component of the business customer's experience and requires banks to acknowledge the specific needs of this customer segment and design tailored experiences to meet those needs. Feedback from customers suggest that banks are currently not able to deliver on these expectations. From our survey, about 50% of all SMEs surveyed affirmed their need of a fully dedicated relationship manager to provide support and deliver personalised service experiences. The remote working arrangements resulting from the COVID-19 pandemic have further constrained banks from catering to this stated need. While many banks struggled with providing dedicated relationship managers to SMEs, other banks have quickly adapted by developing "how-to" guides for their relationship managers to navigate

Customer journey stage	Points of interaction	Top rated banks (Retail)
 <b>Discovery</b>	Touchpoints in this journey stage cover content viewed on social media and interactions with bank staff. Good indicators of success include ease of getting information about the bank as well as professional and friendly staff.	Zenith Bank, Wema Bank, Heritage Bank
 <b>Account opening</b>	Completing the account opening form, submitting supporting documents and getting new cards when establish a new banking relationship. Top performers provide digital-only options and strive for ease and speed of the onboarding process.	Zenith Bank, GTBank, Wema Bank
 <b>Transacting</b>	Accessibility, timeliness and quality of service from physical and digital channels define ratings for banks.	Zenith Bank, Wema Bank, GTBank
 <b>Product purchase</b>	Application for lending, investment and other product types describe this journey stage. Ease of documentation, timeliness of processing and flexibility of product rates offered are key measures of performance.	Heritage Bank, Union Bank, Polaris Bank
 <b>Complaints</b>	Reporting an issue and getting the issue resolved are critical points of interaction at this stage. Customers rate banks on timeliness and quality of feedback on issues.	Wema Bank, Heritage Bank, Zenith Bank
 <b>Account maintenance</b>	Servicing of account covers requests for account statements, general enquiries and updates to account information. Information provided is tested for its accuracy and completeness.	Wema Bank, Zenith Bank, Heritage Bank

client relations during the pandemic. Ecobank, FCMB and Union Bank are rated as the top banks in the delivery of personalised experiences.

Another Experience Pillar that garnered the attention of SME customers is Resolution. Here, customers place a lot of importance on banks' ability to resolve problems, respond to enquiries or address service requests. Sterling Bank, Zenith Bank and Stanbic IBTC were ranked very highly as the top performing banks in the area of complaints resolution.

For wholesale banking customers, there is an upswing in the overall customer experience score with Citibank maintaining the top spot for the third consecutive year. Stanbic IBTC re-enters the top five position, making it the highest climber in performance improvement. Most corporate customers (80%) rate their bank's ability to resolve issues quickly and reliably as paramount to the service experience. They affirm that a bank's ability to resolve problems, with a sense of urgency, when they arise is a clear differentiation factor. Citibank and Standard Chartered Bank received top scores on this measure.

Conversely, corporate customers indicated a continued underperformance of banks in Personalisation, compared to other pillars. Corporate customers believe that banks need to pay even closer attention to them as well as have a more nuanced understanding of the various sectors in which they operate, in order to deliver at expected service levels. Despite overall lower industry CX score on Personalisation, Citibank, FCMB and Standard Chartered were top performers in this regard.





# The customer in a new reality

The significant disruption wrought by COVID-19 has fundamentally changed the way customers think and behave, in some areas, there is simply no return to the old order. The customers you knew last year are not the same people today. Most customers and businesses believe that the future will be different from what we envisaged just a year ago.

With bank branches closed for several weeks during the early stages of the pandemic, and now, with reduced opening hours/days for conducting banking business, it became obvious that customer attention would shift to digital channels.

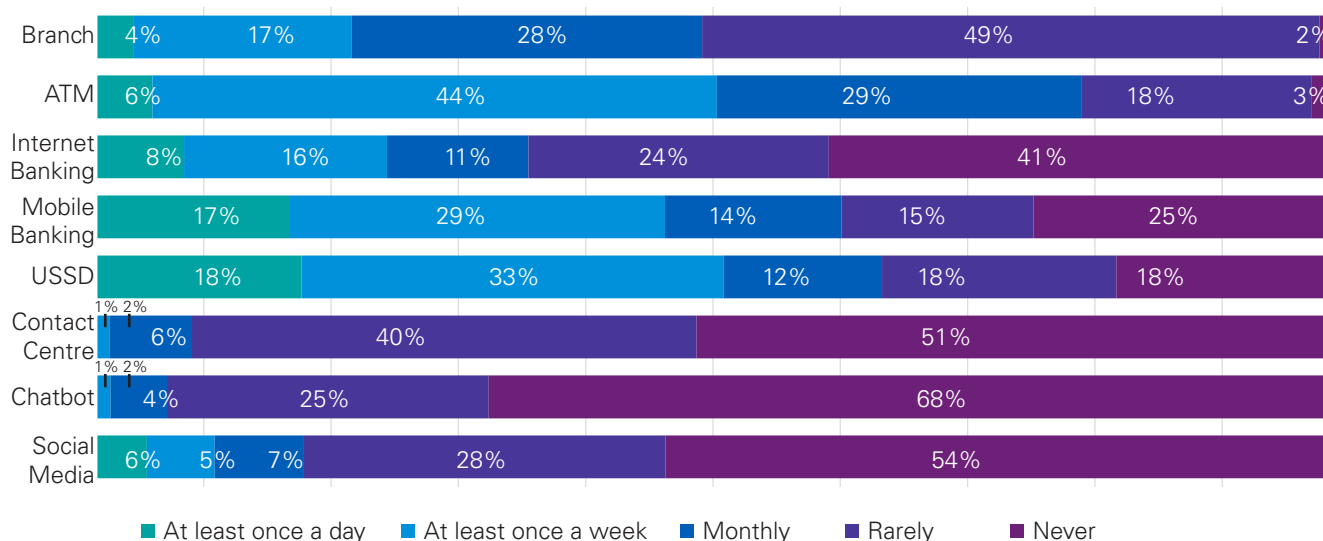
This finding is in keeping with our prior years' experience of customers increasing digital literacy and propensity to complete transactions via non-person interactions. Consequently, we identify three key themes in customer behaviour for banks to pay attention to.

### Accelerated digital adoption

Evidently, more customers are now comfortable using digital channels. The pandemic has brought about a significant rise in first-time users of digital channels – where 42% of customer claimed never to have used banks mobile and USSD channels last year, that number fell sharply to 15% this year. The most significant jump in users have come from occasional users who conduct banking transactions infrequently. It is interesting to note that the daily and weekly usage of both channels have risen by almost ten percentage points.

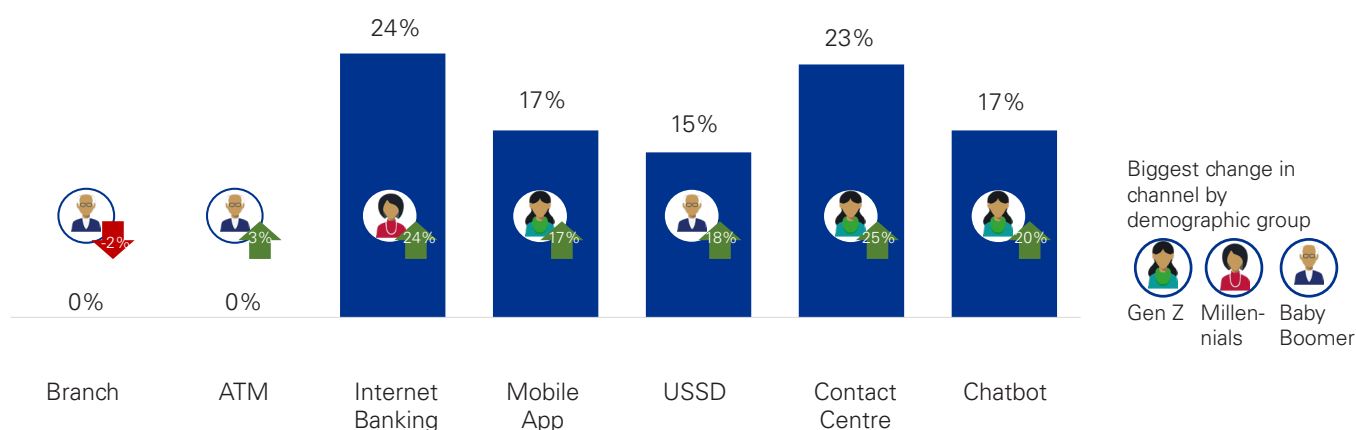
As customers become more comfortable completing their banking transaction on digital platforms, we now see them extending usage to cover even non-traditional banking services such as online bills payment, online shopping and other related activities. This finding is in keeping with a recent trend from a KPMG publication<sup>1</sup> highlighting that 1 in 5 customers now engage in online shopping. Customers from this year's survey affirmed this trend as 81% of them said that ease and reliability of making payments online is of critical importance to them.

### Overall Channel Usage



Source: 2020 KPMG Nigeria Banking Industry Customer Experience Survey

### 2020 vs. 2019 Change in Overall Channel Adoption



Source: 2020 KPMG Nigeria Banking Industry Customer Experience Survey

<sup>2</sup> Consumers and the new reality: Preparing for changing customer needs, behaviours and expectations, KPMG International

The level of social media engagement by Nigerians increased significantly in 2020 as more people engaged in conversations to stay connected with one another, transact with brands and voice opinions on socio-economic issues. The estimated number of social media users in Nigeria rose by 15% to 28.2 million users in 2020<sup>1</sup>. Last year, the average daily time spent on social media in Nigeria was estimated at 3.5 hours, ahead of India and China who clocked just over 2 hours per day, and is expected to have increased in 2020. In this research, the importance placed on the quality and timeliness of communication with banks on social media rose by 12 percentage points this year, emphasising the importance of an effective social media strategy for banks that aim to engage with their younger or more youthful customer segments.

Greater engagement with content creation and sharing platforms such as TikTok, Whatsapp, Instagram, etc. also presents opportunities for banks to solicit audio/video customer-generated feedback that can be used for real-time experience improvement. As working from home becomes mainstream, there are opportunities to explore these emerging channels of communication such as video banking to engage with some customer segments.

As the banking industry onboards first-time digital channel users, the industry must continue its investment in broadening access to the underserved and excluded customer segments. There are still many opportunities to provide last-mile financial access points to deliver financial services to these segments.

### Trust remains key in the banking relationship

Customers have rated security of account information and transactions as the most important measure of satisfaction as 7 in 10 respondents noted that the safety of their personal data was extremely important to them. The greater reliance of banks on digital channels to fulfil cus-

tomers transactions, and often in non-traditional environments, heighten the propensity of certain risk classes e.g. digital and cyber fraud, especially in this COVID-19 era.

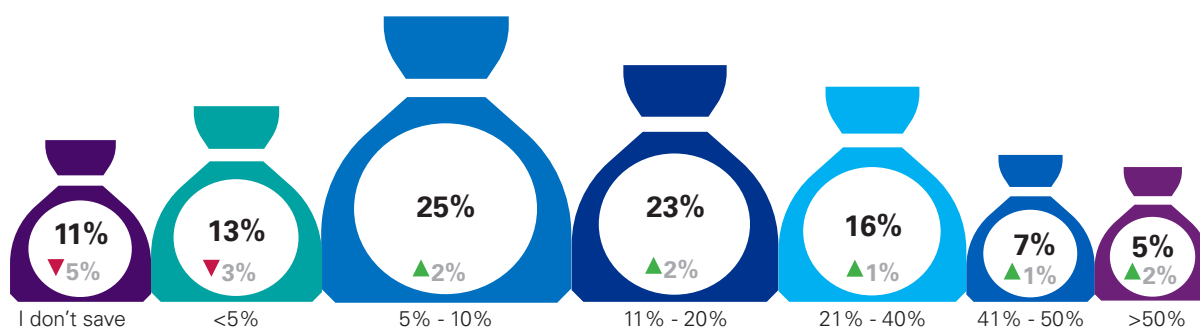
Since mid-February, KPMG firms across the globe have reported rapid growth in infrastructure and expertise of cybercriminals who have launched COVID-19 themed spear-phishing attacks. These attacks have lured customers and employees to fake websites in order to compromise and collect customer banking details from critical systems. Cases also abound of impersonation of bank staff to lure unsuspecting customers into giving out sensitive account and card details, one-time-passwords (OTP), etc. to facilitate the perpetration of fraud. We feel that banks must continue to prioritise their focus on safety and security across all digital channels in order to maintain the degree of customer trust which is essential to keeping the level of digital adoption we have seen this year.

### Changing attitudes to personal finance

This year, we also note the impact of COVID-19 on disposable income and customer spend, as we observed a marked increase in customers' propensity to save. Last year, 68% of customers said they save at least 5% of their income, a number that increased to 76% this year. More customers say they are saving more of their income now and that they intend to continue to do so into the foreseeable future.

This finding is also consistent with consumers across other jurisdictions – in the EU, the propensity of households to save reached unprecedented levels in response to COVID-19, in the first quarter of 2020<sup>2</sup>. Another KPMG survey found that 63% of customers noted that value for money, and its corollary price, was the single most important factor in decision-making today.

### Savings as a proportion of monthly income



xx Percentage of customers

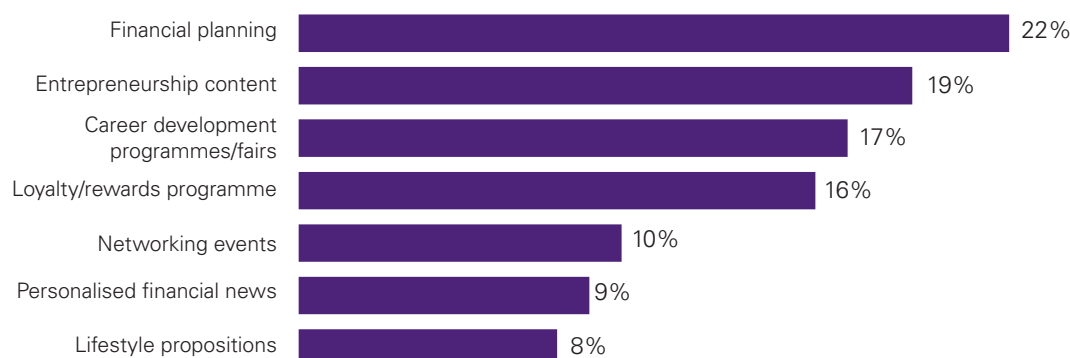
▲▼ Increase or decrease in percentage points from 2019

Source: 2020 KPMG Nigeria Banking Industry Customer Experience Survey

<sup>1</sup>Statista, November 2020

<sup>2</sup>ECB Economic Bulletin, September 2020

## Most important value-added services (Retail)



Source: 2020 KPMG Nigeria Banking Industry Customer Experience Survey

In Brazil, Japan, Italy and Spain, a huge proportion of consumers felt more financially overwhelmed and therefore reduced non-essential purchases, prioritising financial recovery over most concerns<sup>1</sup>. China, which was several weeks ahead of other countries in the COVID-19 recovery curve, has yet to see consumer spending return to normal, even after a year.

As household income and spending decline, some households are constrained to increase their credit appetite to meet basic needs. 56% of customers said that obtaining credit easily is extremely important – this is compared to 48% of customers in 2019. This may present an opportunity for further growth of credit propositions e.g. alternative lending<sup>2</sup> which was already enjoying significant growth pre-COVID-19 among younger customers.

For example, 7 in 10 Gen Z customers claim that they would rather obtain a loan from a lending platform, not necessarily a bank. Banks may need to reconsider their customer engagement models for this segment of customers, to accommodate changes in financial attitude and preferences. One clear opportunity may be to introduce financial planning solutions, still a much sought-after value-added service for today's customers.

<sup>1</sup>Consumers and the new reality, KPMG International, June 2020

<sup>2</sup>Alternative lending refers to lending that takes place outside traditional bank loans which may include marketplace lending, peer to peer lending amongst others.



### Planning ahead

A challenge that banks may have today will be the uncertainty around which customer behaviours arising from COVID-19 will stick and become mainstream. There is a real risk of banks over-investing in capabilities that may be less relevant as customers settle into a new normal. Nevertheless, a good experience during these times may lead customers to embrace a new channel on a permanent basis.

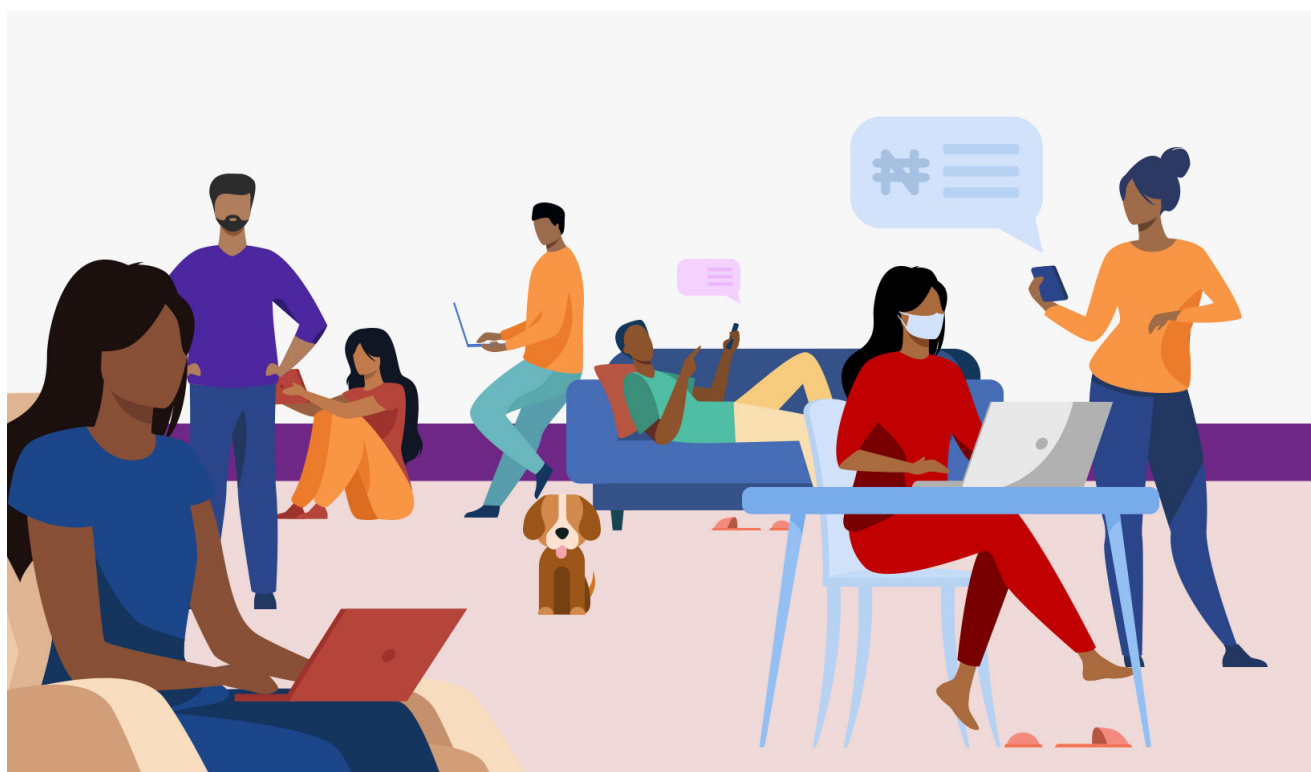
With many banks seeing a rise in first-time users of digital channels, there is a great opportunity to build on this and sustain the momentum of digital adoption. Research shows that as many as 15% of customers who have poor experiences on new channels are willing to try out the channel again in the future. For those who have good experiences, this number triples<sup>1</sup>.

Before the advent of the Pandemic, many Nigerian banks were already heavily investing in digital technologies and channels and this ensured that majority of banks were able to rise, to varying degrees, to the challenge of increased transaction volumes. However, there are still areas for improvement as several banks have struggled with timely problem resolution particularly as more customers have opted to use social platforms and contact centres to register complaints. For example, the proportion of contact centre users rose markedly from 25% in 2019 to 49%

this year and much of this increase was driven by occasional users of the contact centre, particularly first-time users, who would more likely have visited the branch before the pandemic to make a complaint. This situation has put pressure on many banks, requiring major updates to current operations around digital response capabilities of such banks.

A range of solutions now exist to rapidly optimise the telephony and operations of banks, with some banks implementing new “minimal viable product” (MVP) virtual contact centres or digital platforms within very short time periods. Banks must now maximise the role of a variety of digital and self-serve channels, and at the same time, use optimised social platforms and contact centres to provide the required level of customer service expectations.

Effective resolution provides the opportunity to create positive memories for customers, which will re-engage them in the present and keep them loyal in the future.







48%

of customers maintain their current banking relationship mainly because of the quality of service experience and digital services

#1



Security of account information and transactions was ranked as the most important measure to customers across the three segments

17%



of customers use a mobile banking app at least once a day, compared to 6% in 2019

2X

8% (compared to 4% in 2019) of customers are willing to change their banks or plan to in the next three months

68%



of customers consider the quality of COVID-19 health and safety measures in branches as very important

22%

of customers ranked financial planning as an important value-added service they would want provided by banks, being the most popular opinion



51%

of customers say they save at least 10% of their monthly income, an increase from 45% in 2019

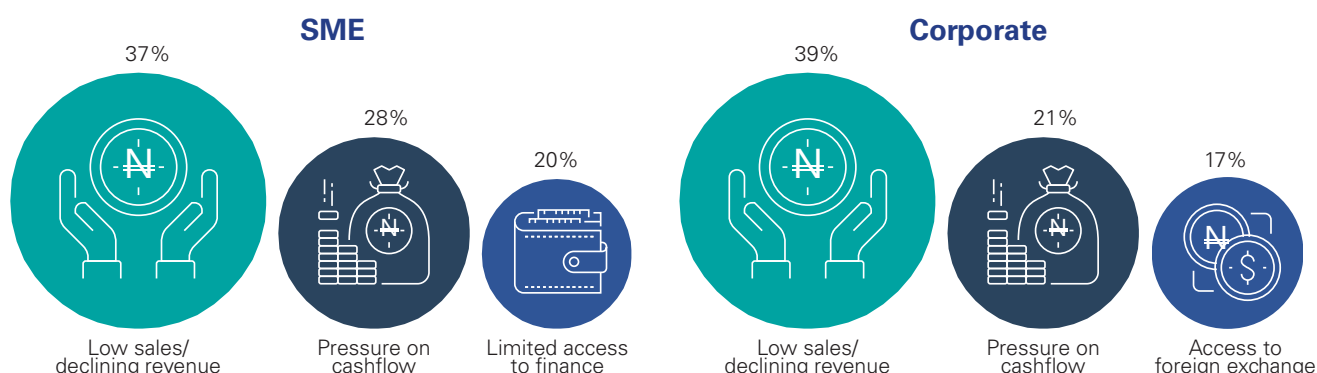
# Keeping businesses open

Over the past few years, businesses in Nigeria have had to navigate through a challenging operating environment characterised by deteriorating macroeconomic fundamentals, higher input prices, fluctuations in exchange rate and limited access to finance. This has been compounded by the COVID-19 pandemic and its multifaceted implications, including declining demand, supply chain pressures and decreased productivity.

Small and medium enterprises (SMEs), a key contributor to Nigeria's economy, have been hit hard by COVID-19. Four in ten SMEs we spoke to said low sales and declining revenues during the pandemic had the biggest impact on their businesses. Another three in ten identified pressures on cash flow. When compared to the period before the onset of the pandemic, nearly 70% of SMEs and large businesses have experienced a decline in revenue.



## Impact of COVID-19 on businesses



Source: 2020 KPMG Nigeria Banking Industry Customer Experience Survey

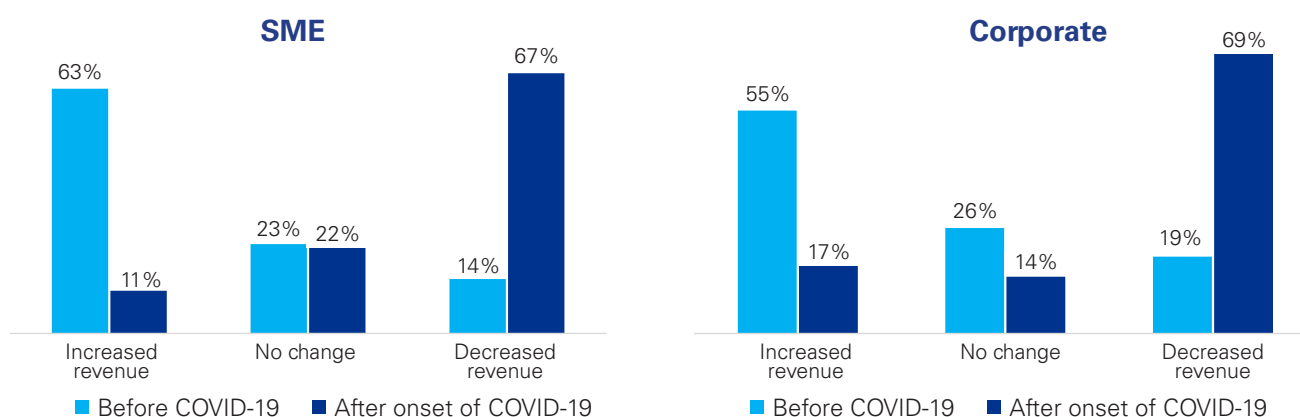
Given its sudden emergence, many businesses were unprepared for the COVID-19 pandemic and this aggravated its impact on liquidity and profitability, threatening business continuity. For banks that have traditionally struggled to effectively engage SMEs, the pandemic was a good opportunity to demonstrate support for SMEs. Banks deferred SME loan repayments, facilitated webinars on a variety of topics to support SMEs in such matters as financial management, business continuity, digital transformation services, and providing digital solutions e.g. digital marketing, to support businesses.

KPMG is of the opinion that businesses will require more help, and possibly for longer, to get past the destabilising impact of the pandemic and the resultant economic recession. Since the onset of the pandemic, only 16% of SMEs claim to have accessed any government-assisted funding programmes, while about the same proportion (15%) have received a bank loan. By contrast, loans from family and friends have been the predominant source of financing with 43% of SMEs saying they have utilised this option.

Banks must remain committed to helping SMEs access and optimise new funding and support evolution of their operations to survive the pandemic and thrive thereafter.

Given the historical financing gap for businesses, banks should seek to encourage SMEs to increasingly adopt digital channels to reduce cash-based transactions, improve documentation practices and enhance the capacity of banks to understand the cash flow of SMEs. This will enhance banks understanding of SME businesses which should in turn drive more profitable lending decisions.

## Impact of COVID-19 on business revenue



Source: 2020 KPMG Nigeria Banking Industry Customer Experience Survey

# How to succeed in the new reality

**There are a number of key considerations that can help organisations make faster progress.**

01

**Keep close to what your customers want**

The ability to think “outside in” is key in building a customer-centric business. Ensure that you are not deviating from your original goal of delivering on what your customers want, need and are willing to pay for; keep continually looking up and outside of the organisation to ensure this mission is at the fore.

02

**Do things in an agile way**

Becoming a connected enterprise is a transformation – but that doesn’t mean the business needs to revolutionise itself overnight. Break changes down into specific steps, sequence them and implement. Keep standing back to assess whether the change has been successful in a ‘test and learn’ approach. It’s about a series of small changes that together add up to a significant and impactful transformation.

03

**Build in resilience**

71 % of CEOs say their company’s growth relies on their ability to challenge and disrupt the business norm, organisations must be ready to take on today’s challenges with resilience and determination, and be prepared to fail fast and learn along the way.<sup>1</sup>

04

**Keep it human**

While embedding new technologies such as AI and automation are likely to be critical in developing more seamless interactions for customers, remember that you also need to keep the experience ‘real’. Don’t lose the human touch; make sure that your customers are still being served by humans – your employees – at the key moments.

05

**Make use of new technologies**

80 percent of CEOs say that COVID-19 has accelerated digital transformation.<sup>2</sup> Make sure that you are continually looking at what new technologies are becoming available that could help you serve customers better or connect your business up more seamlessly. Are you utilising cloud effectively? Are you building in appropriate automation and AI? Are your teams empowered with collaborative tools so that they can better work together and share key information and data easily?

<sup>1,2</sup> 2020 Global CEO Outlook, KPMG International

# Signals of Success

**In a Connected Enterprise there is a focus on the eight capabilities that deliver higher performance for customers, employees and the organisation as a whole.**

Capability	What good looks like for customers	What good looks like for employees	What good looks like for organisations
<b>Insight-driven strategies and actions</b>	Personalised, authentic and contextual experiences with a brand.	Evidence based mindset, openness to challenge and learn from failure.	Leverage real-time insights and data to optimise the enterprise.
<b>Innovative products and services</b>	Connection to the brand, relevance of product and experience.	Innovation is everyone's job: all employees contribute and there is a robust innovation identification process.	Products/services, pricing and promotions are differentiated and constantly optimised to meet demand.
<b>Experience centricity-by design</b>	The experience is the brand promise and it is consistently delivered across all interactions.	Employee experience is of equal importance and is designed to support and mirror the desired customer experience.	Experience centricity is at the heart of the organisation and customer and employee experiences are optimised to deliver economic value.
<b>Seamless interactions and commerce</b>	Seamless and secure interactions with a brand across all products/services, whenever they need them.	Employees have the tools to enable them to freely operate, collaborate and interact across organisation functions.	Preference-driven interactions and integrated payment mechanisms across the brand.
<b>Responsive operations and supply chain</b>	Select, sign-up and receive products and services when, where and how it is most convenient to them.	Awareness of end-to-end value chain and individual's contribution to customer outcomes.	Leverage innovation-driven demand and distribution management.
<b>Aligned and empowered workforce</b>	Seamless and consistent experience received across all brand interactions.	Everyone a leader and everyone an innovator mindset throughout the workforce. Teams and individuals know how they contribute to the strategy and the customer and business outcomes.	Empowered employees, inspired leaders and a culture that embraces change with an organisation truly aligned to the value it brings to customers and stakeholders.
<b>Digitally-enabled technology architecture</b>	Technology enables a frictionless, contextual and personalised experience.	Courage to experiment and act quickly. High levels of digital acumen, harnessing the power of emerging technologies.	Culture of innovation and agility driving speedy, high quality technology implementation and adoption.
<b>Integrated partner and alliance ecosystem</b>	Are able to access a rich and diverse set of products and services from a single brand.	Seamless collaboration and interaction between all parties throughout the ecosystem.	Identify and leverage synergies with third parties to overcome enterprise barriers and execute on the desired experience.

# How KPMG can help

## Connecting the enterprise to the customer

### **Customer strategy**

Using innovative approaches to product development and new business models, KPMG helps clients focus on their customer strategy. KPMG's network of strategic alliance partners bring innovation and mastery of new digital technology to help build strategies that respond to digital disruption.

### **Customer experience**

We help to define winning customer experience strategies, help clients redesign customer journeys which improve customer loyalty and help maximise customer lifetime value.

### **Marketing, sales and service transformation**

KPMG consultants can help you to digitally enable and transform the effectiveness of your marketing, sales and service functions to create a connected enterprise - integrating front, middle and back office operations to enable a more agile and responsive business.

### **Customer-centric organisation**

Helping clients to empower employees and improve the employee experience with engaging digital solutions.

### **Customer data, analytics and insights**

KPMG customer analytics solutions and decision engines can help harness insights to power improvements in customer experience and customer lifetime value.

### **Digital transformation**

KPMG digital specialists can help you to succeed in the digital world. From strategy to technology enablement to cultural change, our multi-disciplinary teams take a holistic view of how processes, platforms and behaviours across the front, middle and back offices need to evolve – and offer clear methodologies for executing that transformation.

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