



Still searching for a better customer experience

**A global study of the mobile
telecommunications market**

KPMG International

kpmg.com

Foreword

Modern consumers have the world at their fingertips and are becoming accustomed to engaging with brands whenever and however they choose: whether online, in-store or being served face-to-face. Today's customers are increasingly well informed, aware of what they want and vocal in sharing their experiences.

As telecom markets around the world continue to become increasingly saturated, the 'insatiable' demand for data for usage of over-the-top (OTT) services has led to the decline of traditional voice and SMS usage, while further raising the service expectations of today's modern consumer. With this backdrop, 'customer experience' continues to be a top priority for every forward-thinking telco. The time has come to truly put the customer at the heart of the business.

KPMG's experience and our most recent research has found that being able to deliver a seamless customer experience in an increasingly connected omni-channel world is not a simple endeavour. It requires customer experience management strategies that precisely address the modern consumer, their heightened expectations and balancing of

the related economics. Savvy operators look to implement strategies that can effectively deliver products and services via sophisticated personalized offerings, allow easy movement across channels and hold a deeper understanding of customers that enhances relationships.

Building on our 2013 global study, we once again have sought to identify both the current level of customer experience delivery, as well as key approaches and capabilities that operators are employing to deliver positive and memorable experiences in an increasingly complex digital world.

We would like to thank the more than 100+ resources from across 29 countries who have given their valuable time to gather the primary research data and analyze the results from across the 124 operators that underpin this truly global study.

We hope this report provides valuable insights and a clearer understanding of global best practices and key trends that will enhance the ongoing quest to deliver a truly exceptional customer experience.



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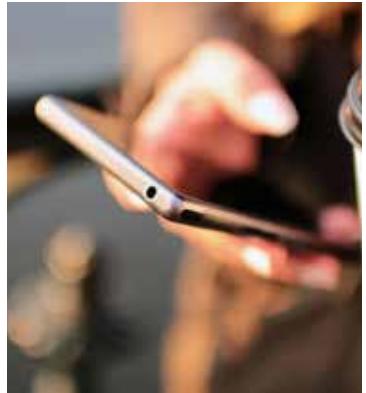
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Contents

Executive summary.....	04
Objectives and scope.....	06
Retail customer experience.....	14
Digital channels — the direct path to an enhanced customer experience.....	22
Improving traditional contact centre and IVR channels	28
Best practices for a superior customer experience.....	32
Key takeaways.....	36
KPMG approaches.....	37





Executive summary

In late 2016, KPMG performed an independent global customer experience study across 29 countries and 124 service providers to identify better practices and trends for the mobile consumer market of the telecommunications sector. With more than 770 store visits, 800 contact centre calls, 1,190 SIMs purchased and more than 730 top-ups, we successfully compared experiences and gained a comprehensive new global view.

At a regional level, the study found Europe to have the highest representation of operators who scored in the top quartile of the overall customer satisfaction score. On the opposite

spectrum, Africa trailed overall from a regional perspective. Such results may indicate that competition and slowing growth rates have been serving to drive customer experience improvements in more mature markets that have also seen the quick rise and high penetration of digitally enabled customers.

However, it is also interesting to note that both the top and bottom overall groups in terms of customer satisfaction scores had some level of representation from operators from all regions. This suggests that identifying true leading practices in customer experience requires a broad and comprehensive global view.

“

As we look towards the future customer, loyalty seems to remain a severe challenge. Customers see their relationship with their telecom providers as a partnership rather than a transaction. They do not want complex processes, they expect to be identified and known and, most importantly, they expect a reliable service.”

— **Andrew Matthews**, Director, KPMG in the UK

Retail customer experience

Customers seek personalized products and services delivered via a seamless, cross-channel experience.

- Customer in-store wait times vary substantially across countries, but uninterrupted sales service and clear communication by sales agents are more highly linked with a positive overall customer experience.
- Inconsistencies between the service delivery channels are creating different experiences for online and retail customers, suggesting an opportunity for improved integration and consistency of omni-channel service.
- The potential for improved customer self-service capability improves when customers are digitally enabled before departing a store.
- Effective use of customer data enables agents to deliver more-personalized services and products. The traditional role of 'sales agent' is evolving to include specialized product agents, retail concierges and personalized customer service.
- Only a few service providers offered products related to mobile financial services, while less than 35 percent of in-store sales agents attempted to upsell products or value-added services (VAS).

Digital customer experience

The online and digital customer experience is enhanced when delivering personalized service that encompasses several key factors.

- Customer self-service opportunities are increasingly allowing customers to control or design their own experience. For example, operators have been focusing on developing and rolling out enhanced mobile apps that let customers choose from a wide range of services complete top-ups for prepay services or change price plans.
- A lack of integration between digital customer channels and limited information being obtained in store is creating an inconsistent customer experience.
- Operators are starting to leverage digital channels to enhance account management capabilities, including customer communication and rewards programs.
- While new digital platforms are increasingly used by customers, integration with customer information and functionality may not be fully complete, as evidenced by mobile apps redirecting customers to the web browser to complete some activities.
- Expansion opportunities remain across channels, such as providing top-up capabilities via social media, as well as channel integration.
- Operators are increasingly focused on providing enhanced website capabilities for both current and prospective customers. The study reveals an opportunity to improve on follow-up with potential customers, for example those who abandoned online orders.

Contact centre customer experience

Short wait times are preferred but a positive customer experience is most strongly linked to the quality of human interaction, such as an agent's product knowledge or flexibility in providing service options.

- Interactive voice response (IVR) and call centre experiences are closely linked in terms of overall experience quality. The capabilities and intuitive qualities of the IVR can enhance the customer experience.
- Effective use of customer records and data, plus the introduction of self-service channels, are enabling agents to deliver more-personalized service and products. This should be balanced to avoid providing too many options via the IVR.
- Globally, call centre agents are being used as a first line of complaint resolution or to provide information. Agents therefore need a precise and realistic approach to customer resolutions.
- Providing service delivery flexibility and choice across all call centre fronts can significantly boost customer satisfaction.
- Synchronizing IVR and call centre requirements, and empowering the agent to make informed decisions based on customer needs, can improve response times and reduce costs.
- For upgrades or retentions, customers look to more than just a form of discount.

Objectives and scope

This report builds on the results of our original 2013 study. When we embarked on our initial global mystery shopping study, we set out to compare the customer experience of mobile operators globally, focusing intently on a sector that was consistently underperforming compared to other service industries.

Since the original report was released in 2013, KPMG global customer experience SMEs continued to meet on a quarterly basis to address the progress and evolution of the customer experience and decided it was time to conduct the study again.

For this new study, our mystery shoppers sampled, tested and compared customer experiences across a broad range of providers and channels: retail, digital (via app or online) and IVR/contact centre. Our objective was to highlight global best practices, trends and regional patterns, specifically:

1. innovations, trends and best practices across channels in providing an enhanced customer experience
2. innovations, trends and better practices in product offerings and top-up
3. opportunities for improvement throughout the customer journey.

While the original study used purchasing of prepaid service to measure the customer experience, we expanded the scope to include postpaid service wherever it was possible to purchase a postpaid SIM without a large penalty to cancel. This study excluded purchasing hardware or devices and was limited to pre and postpaid SIMs.

Nine cross-channel customer journeys were identified and six customer personas were created to execute journeys one at a time. We purchased nine SIMs from each retail operator's flagship store, on the assumption that the flagship store should display the best in customer experience for that operator. To be consistent globally, all shoppers visited retail stores between 12 and 2pm and all calls to the contact centre were made between 4 and 7pm.

For example, on Journey 1, Sam Speedy was to purchase a prepaid SIM in a retail store, change the plan online a few days later, then recharge (top up) via app, with little discussion in store or browsing on the web. Journey 7 then required Sam Speedy to: browse the website of a competitor and go as far as possible without placing the order; wait a few days to see if any proactive targeted marketing occurred; go to a competitor's store and attempt to sign up for a new plan; and port-in the mobile number from the previous operator.



Six shopper 'personas' went into action for this study



Sam Speedy

Sam is a professional who likes to do everything fast. He doesn't have time for slow people, and waiting in lines or on hold on the phone irritates him. He is digital but doesn't mind the store personal experience as long as it can be fast and the agents are knowledgeable. Sam will be using a lot of data and making international calls to New Zealand often. He also likes to travel and has been burned in the past with high roaming charges. He had a bad experience with another carrier that he doesn't want to mention, but does NOT want to port his phone number. He wants to start fresh!



Donna Diligent

Donna is very thorough when making decisions and often shops around for the best price. She does not have a lot of money and each purchase needs to be justified. She asks a lot of questions and really thinks about all purchases before making them. She will be using some data and making international calls to New Zealand often. She likes to travel and has been burned in the past with high roaming charges.



Debbie Digital

Debbie Digital is the ultimate millennial. She is just out of school and lives in a digital world. When things aren't digital it is frustrating as she wonders why everything can't be online and easy. Streaming video and multiple apps running on the phone is an expectation. Data quality should be good, fast and cheap. Phone calls are free — why use voice when you have Viber!



Oscar Old School

Oscar is more traditional and doesn't like to order anything online unless critical. He arrived in a new area and needs to get a prepaid SIM. While at a third-party store where multiple brands are sold, he wants to pick up a SIM starter pack for convenience.



Charlie Cheapie

Charlie is a student on a very tight budget and wants to buy the cheapest SIM possible. He makes very few phone calls and mostly uses data (average amount) primarily through Wi-Fi.



Billie Bored

Billie doesn't like to move fast and often seems less interested or aloof. He views making a purchase as a necessity that has to be done, but he doesn't enjoy it. Billie wants to sign up for the minimal spend contract possible. He will be using some data, but not streaming TV or anything exciting. He wants a simple plan, preferably unlimited but overall the aim is to keep the costs down. He will be making a lot of international calls to New Zealand.

Overview of scope and study size

Products



Prepaid



Postpaid

Channels



Stores (company owned/exclusive dealers)



Online (web)



contact center and MR



Mobile app



Social



SMS

Customer journeys

Learning — product research

Activities:

- Customer enquiries
- Website research and chat
- Pre-purchase evaluation
- Lead callbacks

Purchasing — sales interaction/delivery fulfillment

Activities:

- Customer enquiries
- Website research and chat
- Pre-purchase evaluation
- Lead callbacks

Getting service — follow-up service query

Activities:

- Customer enquiries
- Website research and chat
- Pre-purchase evaluation
- Lead callbacks

Paying — bill payment/top up

Activities:

- Customer enquiries
- Website research and chat
- Pre-purchase evaluation
- Lead callbacks

Being recognized and rewarded — rewards/account termination

Activities:

- Customer enquiries
- Website research and chat
- Pre-purchase evaluation
- Lead callbacks

+200

Provider attributes

9

Journeys including pre/postpaid

29

Countries

124

Operators

1,193

Purchases

771

Store visits

813

Customer calls



Having led the study in 2013, I was looking forward to seeing how far the industry had evolved. Unfortunately, after personally visiting 30 stores across eight countries I was underwhelmed by the retail experience being delivered today. Unlike the 2013 study, there were no wow factors observed while some areas I felt had even regressed. Despite advances in the digital touch points, the mobile telecommunications sector still appears to be lagging in terms of overall customer experience.



— **Ryan McCumber**, Director, KPMG Australia

Methodology

For each purchase, a customer journey created a complete experience, from browsing online and purchasing a product through to SIM activation, topping up or changing a plan, lodging a formal complaint, canceling service and migrating the mobile number to a different service provider. Each of the nine journeys traversed various channels including retail, online and IVR/contact centre.

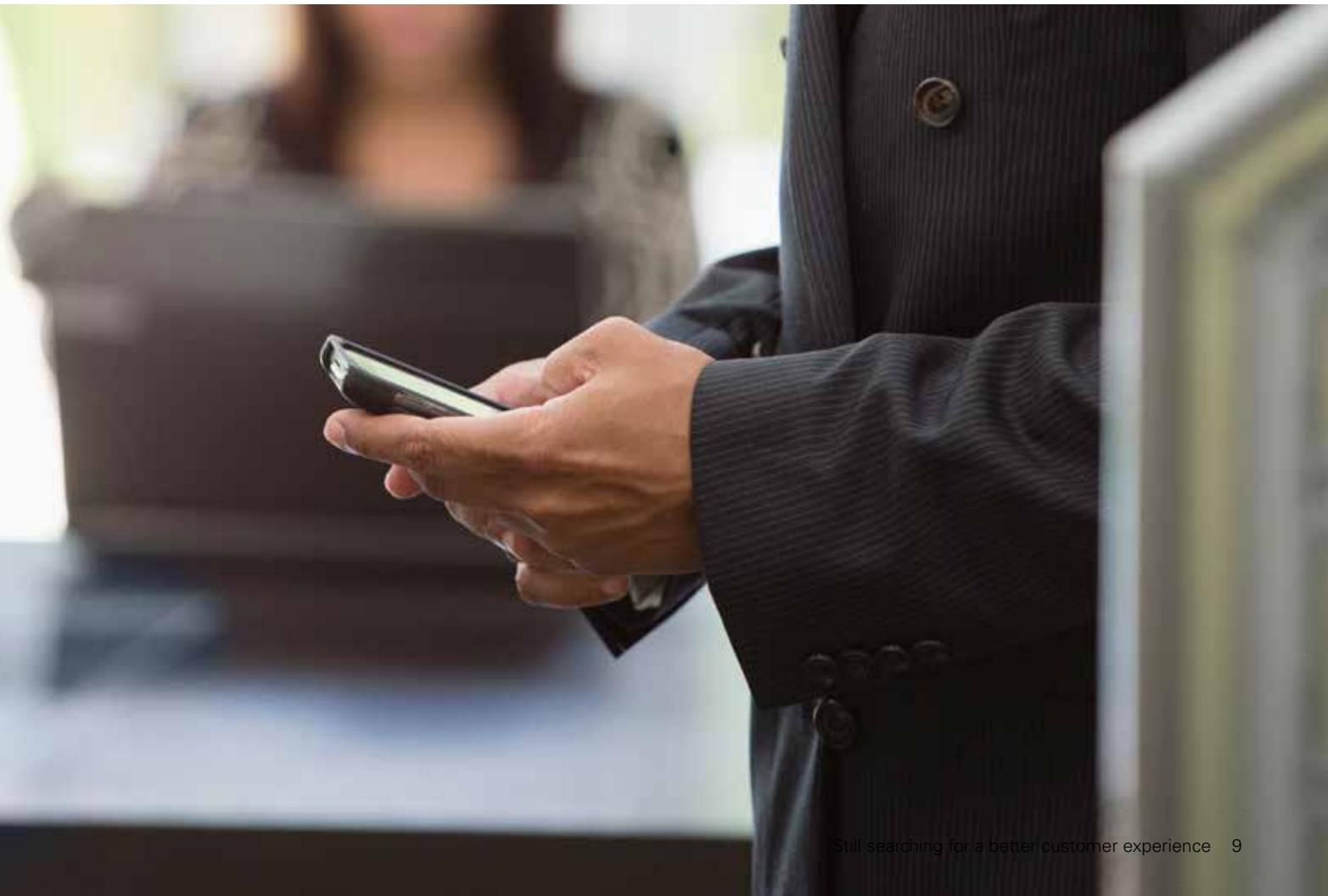
Various routes were taken to ensure that a wide range of purchase, support and product change options were available for each sample SIM:

- SIMs were purchased in the service provider's own retail outlet and others from third-party retail outlets or online.
- Customers browsed and identified suitable products for purchase or upgrade online, prior to entering the retail store to complete the transaction.
- Customers purchased new products, upgraded existing and ported in current numbers.
- Activations were made in the store at the time of purchase, online or via the contact centre.

- Plan changes, recharge or cancelations were completed in store, online, via the contact centre/IVR, online chat, social media and the operator app.

In total, mystery shoppers followed nine predetermined journeys for each telco whose prepaid and postpaid offerings were sampled. Mystery shoppers assumed one of the six personas that were assigned to specific journeys and recorded details of their experience against a range of parameters, as well as offering comments. The results were then compared across regions, operators and countries.

The assessment parameters developed for the customer journeys were linked to KPMG's Six Pillars of Customer Experience Framework. KPMG experience across multiple industry verticals, including fast-moving consumer goods, luxury retail, financial services and the telco sector, research has shown these six pillars to be what customers look to for defining their perception of the customer experience. Of these six, 'personalization', 'integrity' and 'time and effort' have shown the greatest influence on driving advocacy and loyalty.



KPMG's Six Pillars of Customer Experience Framework

It's well established that it's smart business to seek to retain existing customers, while providing for a differentiated customer experience has also been shown to further help drive business growth and profitability. These perspectives are no different for the telcos who have been challenged to evolve and respond to erosion of traditional revenue streams against ever-increasing competition.

With network coverage, device features and service stickiness no longer compelling value propositions for driving loyalty in many parts of the world, telcos must re-energize focus on improving customer experience.

The following sections outline the findings on how telcos have been responding to the need to deliver an enhanced customer experience across the six pillars and the various customer touch points involved in the customer journey.



Personalization

Individualized attention to drive an **emotional connection**.

Personalization provides a unique customer experience that forges an emotional connection and brand loyalty. However, the study found that service providers are not exploiting continuous engagement to understand customer specific behavior and tailor the experience accordingly. For example, among all operators:

- 4 percent of retail stores visited had a layout that provided for differentiated customer treatment

- 5 percent provided a personalized SMS/welcome letter after activation
- 14 percent provided an ability to top up by any denomination amount
- 22 percent provided personalized content or advertisements based on customer profile.



Resolution

Turn **poor experiences** into great ones.

When things go wrong, the issue must be resolved quickly and should always leave the customer feeling positive about the final outcome. Service providers typically followed standardized processes to provide for resolution of issues. There are opportunities for increasing the level of resolution processes:

- 4 percent of operators followed up on abandoned online orders

- 5 percent of operators offered the functionality to record a complaint via the IVR
- 28 percent of operators offered discounts to save the customer from churning
- 45 percent of operators transferred customers to a save desk.



Integrity

Be trustworthy and **engender trust**.

Integrity is an outcome of consistent organizational behavior that demonstrates trustworthiness. For customers, it is the degree to which the company delivers on its promise. The study found that customers often received information and services across touch points delivered inconsistently. Examples included:

- 27 percent of customers did not receive their online purchased SIM on time

- 38 percent of operators did not have a simple/easy registration process for an online account
- 51 percent of sales agents were not rated as being knowledgeable of the prepaid and postpaid plans
- 55 percent of retail stores did not have any physical marketing material readily available/displayed.



Expectations

Manage, meet and exceed customer **expectations**.

Customers have expectations about how their needs will be met. Understanding, delivering and, if possible, exceeding expectations is a key skill of great organizations. The study found that many service providers are failing to meet the rising customer expectations being driven by competitive industries and new digitally focused companies.

- 3 percent of operators offered a functionality to configure data limit alerts via the mobile app

- 18 percent of sales agents asked if the customer was satisfied or if all expectations had been met, at the end of the sales interaction
- 50 percent of operators had a queue management system in their retail stores
- 60 percent of retail store agents did not introduce themselves at the beginning of an interaction.



Time and effort

Minimize customer **effort** and create frictionless processes.

The ability to remove obstacles and enable the customer to achieve their objectives quickly and easily have been shown to increase loyalty. The study found that customers were unable to achieve their objectives quickly as providers often relied on more traditional and manual processes. For example, among all operators:

- Only 44 percent of operators offered web chat as a support option

- 85 percent of operators did not provide a callback option
- Perceptions may be that going to a store for support is quicker, however, average wait time to meet with a retail sales agent was 6 minutes while average wait time to reach a call centre agent was 5 minutes.



Empathy

Understand customers' circumstances to drive **deep rapport**.

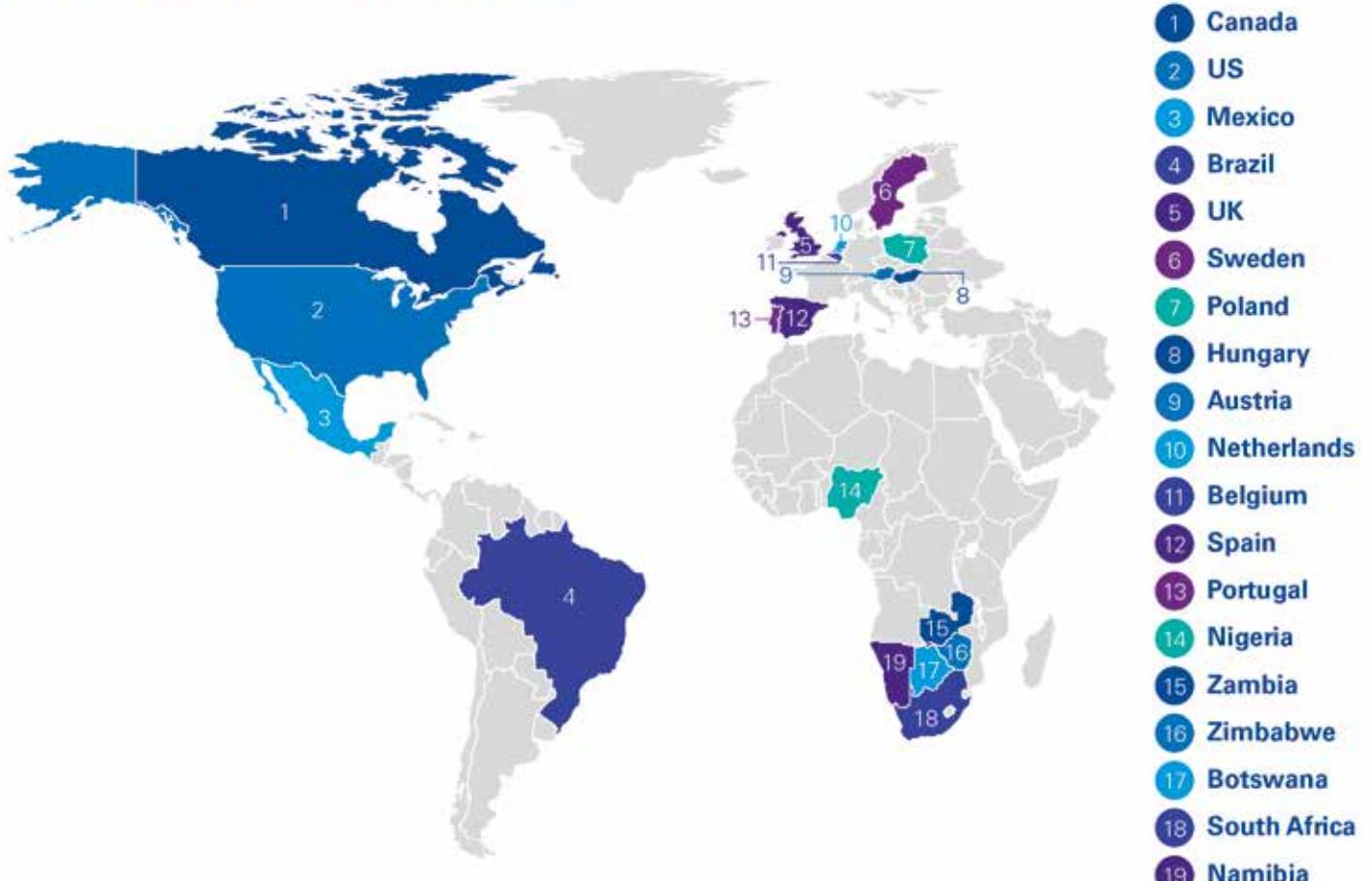
Empathy is the emotional capacity to show you understand someone else's experience and is central to a strong relationship with the customer. Throughout the interactions during the study, customers rarely indicated that their service providers sought to genuinely understand their feelings.

- Only 9 percent of sales agents apologized for the wait time inconvenience

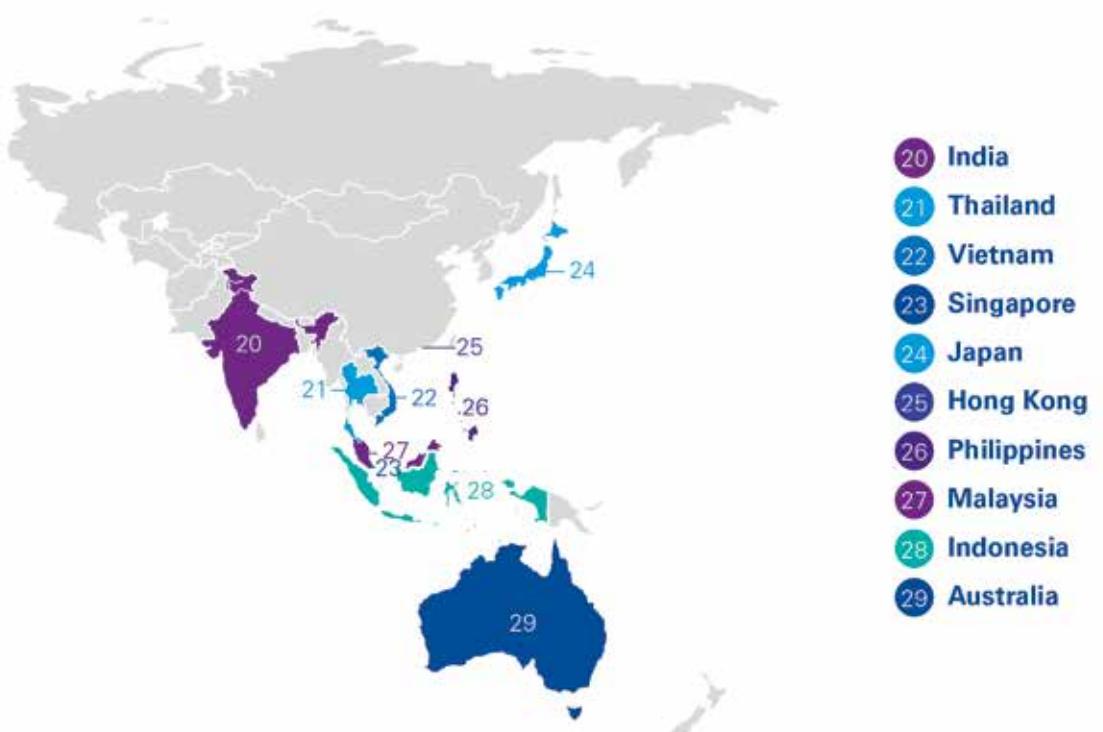
- 40 percent of operators were observed to have a loyalty program to acknowledge and reward customers
- 50 percent of sales agents did not display a clear willingness to help or ask any open-ended questions to assess customer needs.

Global view of participating countries

Americas, Europe, Middle East & Africa



Asia Pacific



Comparisons to the previous KPMG study results

The results from the last study conducted in 2013 show that most of the improvement in customer experience has come in the area of digital channels, particularly via the increased availability and functionality being offered through the mobile app and online touch points.

In contrast, the legacy channels of the retail store and call centre have generally shown minimal improvement. In some areas, performance has even declined as operators have

generally sought to shift volume away from these traditional and higher cost to serve channels.

The rapid penetration and ubiquity of smartphones coupled with an increasingly savvy customer who has become accustomed to the use of OTT apps has further heightened the need for operators to focus on responding to the rising customer expectations for interacting via the digital channels.

Touch point	Selected parameter	2013	2016
Retail	Countries	25	29
	Mobile operators	106	124
	% of scenarios where all SIM sizes were available	46%	85%
	Avg. wait time (global)	5 min.	6 min.
	% retail stores that had a concierge	56%	21%
	% of sales consultants who introduced themselves by name	20%	18%
	% of scenarios where consultants offered SIM activation assistance	69%	73%
Online	% of telcos that sell SIMs online	45%	41%
	% of telcos that offer an online chat functionality for customer support	40%	44%
	% of telcos that allowed online purchase and required 9 or more screens for a customer to order SIMs online	40%	27%
	% of telcos that allowed online purchase and that required 5 or less screens for a customer to order SIMs online	30%	40%
	% of telcos that allow customers to track an order online	22%	34%
Contact centre	% of telcos that had voice recognition	20%	17%
	% of scenarios where wait is longer than 5 min.	17%	23%
	% of telcos that have call centre open 24x7	68%	50%
	% of telcos offered a callback option and set expectations for wait times	21%	9%

Note: The scope of KPMG study in 2013 did not include the mobile app touch point.

Retail customer experience

Highlights

Customer retail environment

- Customer in-store wait times varied substantially across countries, averaging 5.6 minutes. Shorter wait times did not necessarily mean delivery of the best customer experience, however. Actual service delivery, such as dealing with one sales person and experiencing clear communication, were more closely linked to a positive overall experience.

Cross-channel experience

- Inconsistencies in service delivery between touch points meant customer experiences might vary widely between retail and online channels. A notable example was an Australian operator who did not provide all SIM sizes online but did so in store.
- Improved use of customer data is enabling operators to deliver a personalized experience across various touch points.

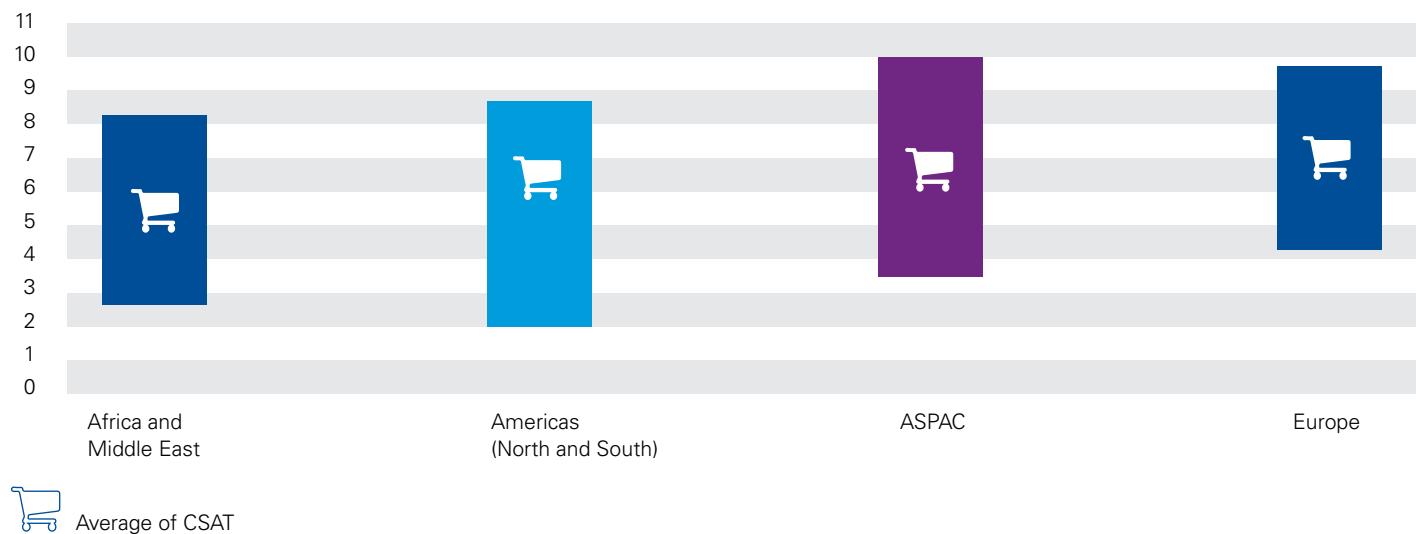
Self-service

- The study showed that the overall customer experience was enhanced when agents assisted customers to activate products and confirmed customer satisfaction. However, in 67 percent of cases globally, customers were not assisted, before leaving a store, to become digitally enabled in order to create an online account and self-service capabilities.

Agent engagement and knowledge

- Interaction with sales agents is being enhanced by specialized product agents and dedicated concierges who provide personalized customer contact.
- Some agents used online tools to explore customer options and recommend specific products based on simulation of the customer's specific needs.

Figure 1: Retail CSAT score per region



Source: Still searching for a better customer experience, 2017

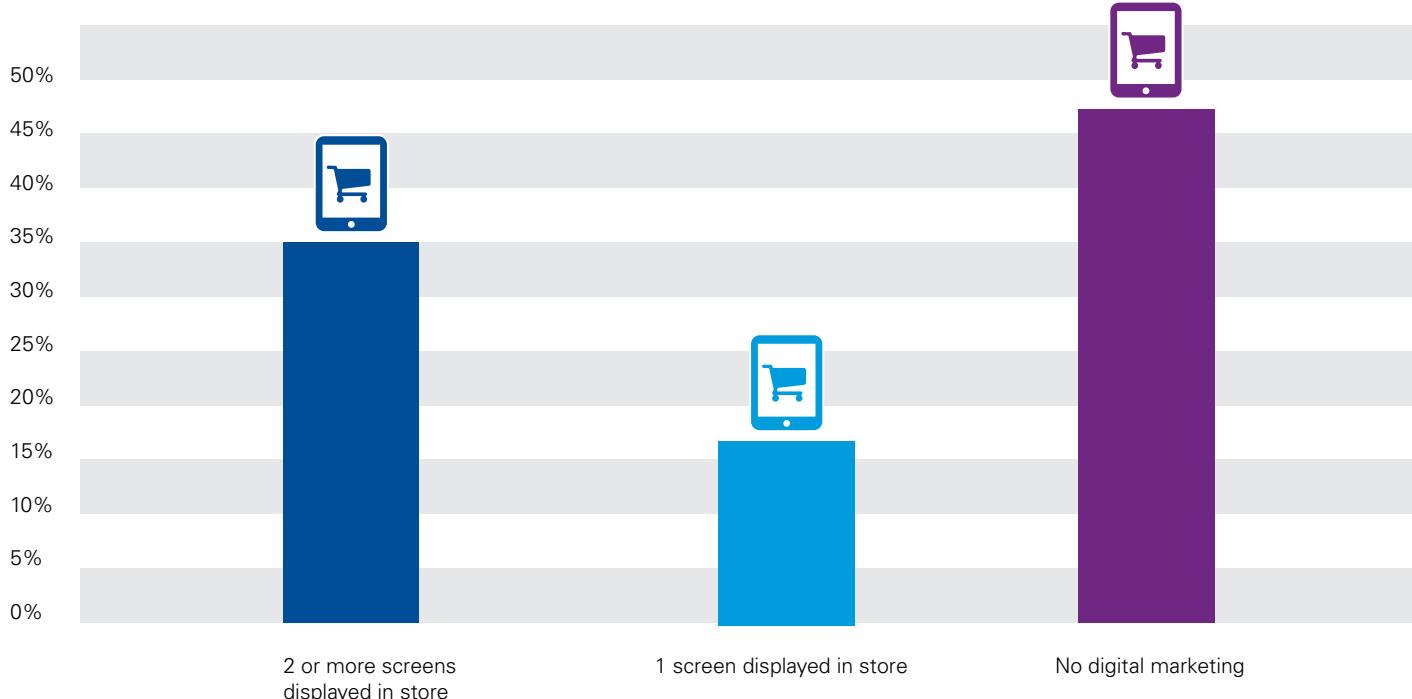
Customer retail environment

Since the previous study in 2013, more service providers have begun to use their retail store space in unique and creative ways. While some allow customers to book a consultation time to avoid in-store waiting, others are enhancing the store experience and potential wait times through the use of VIP spaces, child-friendly waiting areas and cafés, and by providing regular updates on wait times.

Store layouts deemed most effective directed customers on where to go for service, were intuitive to use and, in some cases, separated new and existing customers to differentiate their in-store experiences.

As in the previous study, telcos globally appear to be at different stages in transforming to the 'store of the future,' as mystery shoppers experienced a range of store layouts and physical retail environments. While some operators use their space to impress and excite customers throughout the sales process, almost half of stores lack digital marketing and rely on printed pamphlets and sales agents to promote products. Meanwhile, 48 percent of operators have not adopted either a concierge or token system to help manage queues and wait times.

Figure 2: Digital marketing material within store



Source: Still searching for a better customer experience, 2017

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To address slowing growth rates and increasing competition, operators should look to identify high-value customers to provide with differentiated treatment and personalized service such as by offering dedicated service areas or premium lounges within their retail stores.

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— **Juvanus Tjandra**, Partner,
KPMG in Singapore

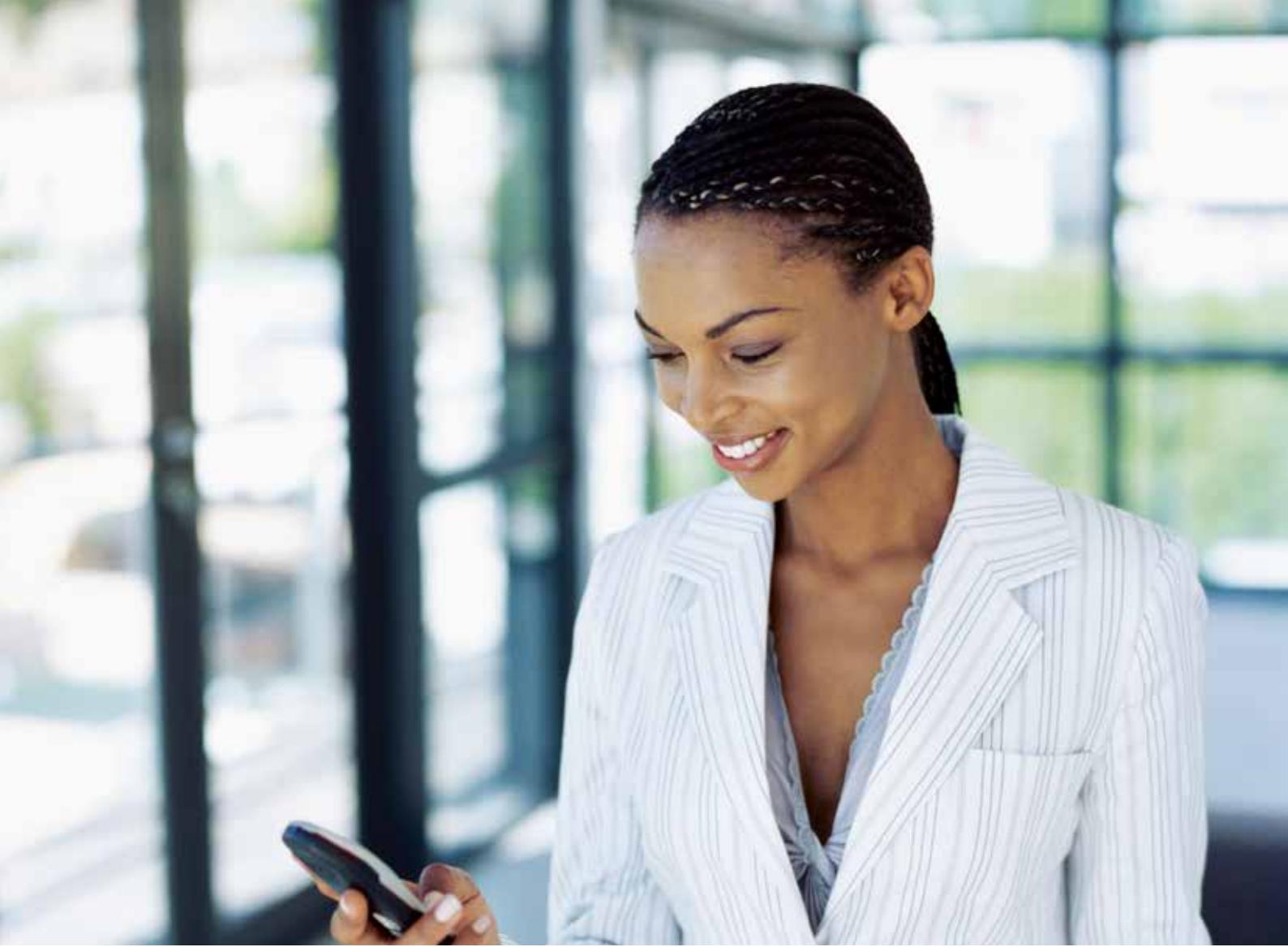
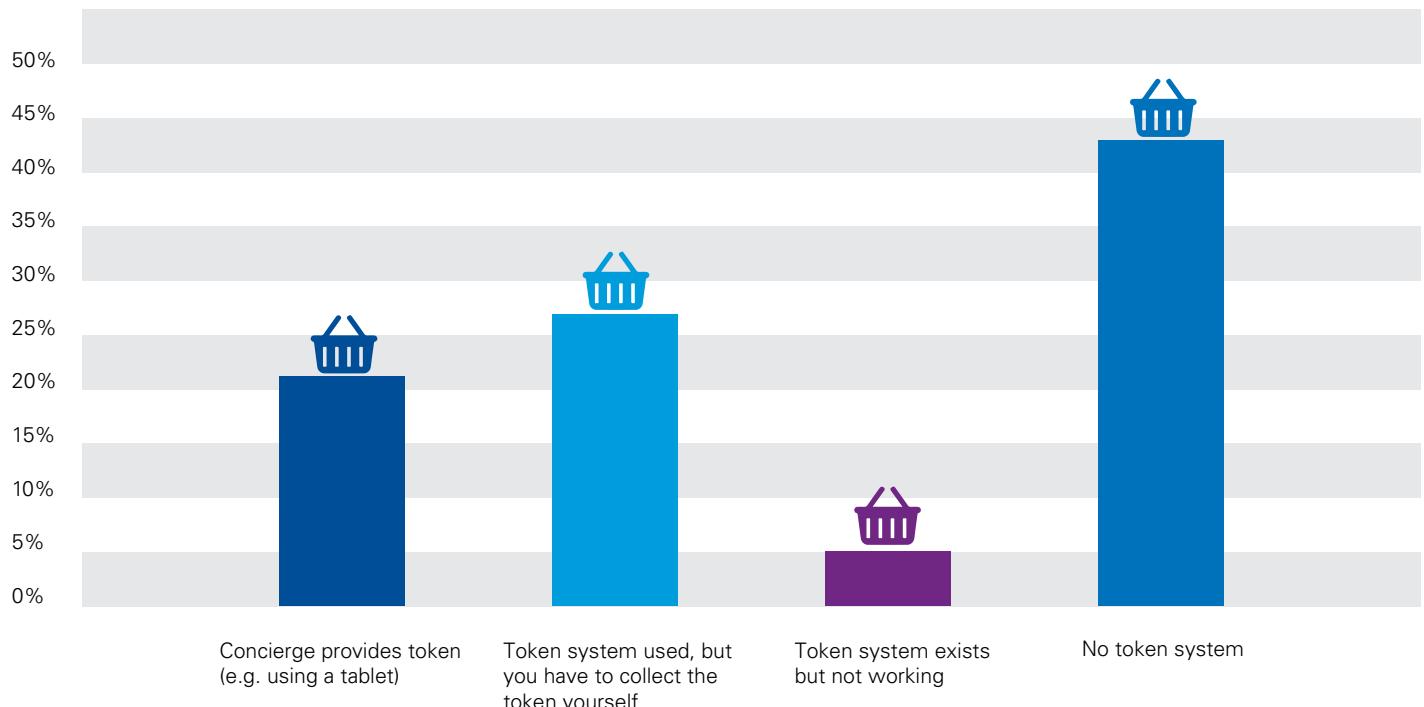


Figure 3: Token system in use



Source: Still searching for a better customer experience, 2017

Delivering a cross-channel experience

This study reveals an opportunity to focus on delivering true cross-channel service. To achieve this, operators should enhance capabilities to deliver a consistent customer experience across all platforms, including retail, online and contact centres.

While operators are increasingly integrating their online, contact centre and retail interactions to streamline service and personalize the shopping experience, the study identified significant opportunities to improve the integration of these multiple touch points. An example of this is between online and retail channels.

Integration between online and retail

The study found no correlation between operators who delivered a compelling online experience and those offering an exceptional retail experience, implying that those doing well on retail experiences aren't necessarily doing as well online.

The study findings reveal inconsistencies between the retail and online customer experience, indicating an opportunity to coordinate service delivery and improve the customer channel experience:

- A greater number of operators provide the option to choose a preferred phone number, or choose from a predetermined list of numbers, via the retail channel versus online
- Despite a lack of upselling within retail settings, there is even less focus on upselling online
- Some products available in store were unavailable online

- Only 41 percent of operators clearly explained customer documentation/authorization requirements for purchase early in the online process, whereas retail sales agents provided this information effectively in 63 percent of cases
- Only 53 percent of operators allowed customers to change prepaid plans online — a standard offering among retail locations.

Self-service

In some countries, operators go to considerable lengths to deliver a good retail experience and empower customers by introducing innovative ways for customers to source solutions without a sales agent. While most operators let customers access multiple self-service platforms, including social media, operator apps and online accounts, the retail channel often fails to promote customer self-service capabilities.

In line with expectations, customers typically received immediate activation and enablement of digital services. However, only 37 percent received direct assistance to activate products. In 36 percent of sales interactions, agents provided expectations on time needed for activation. In some countries, such as Australia, the time to activate varied between rapid activation and a 24-hour delay.

Mystery shoppers identified the need for a more complete 'sales closing' process, including a more proactive approach by agents to ensure customers left the store with an activated product and clear expectations about their user experience. In only a handful of cases did customers leave the store digitally enabled, most notably in the US.

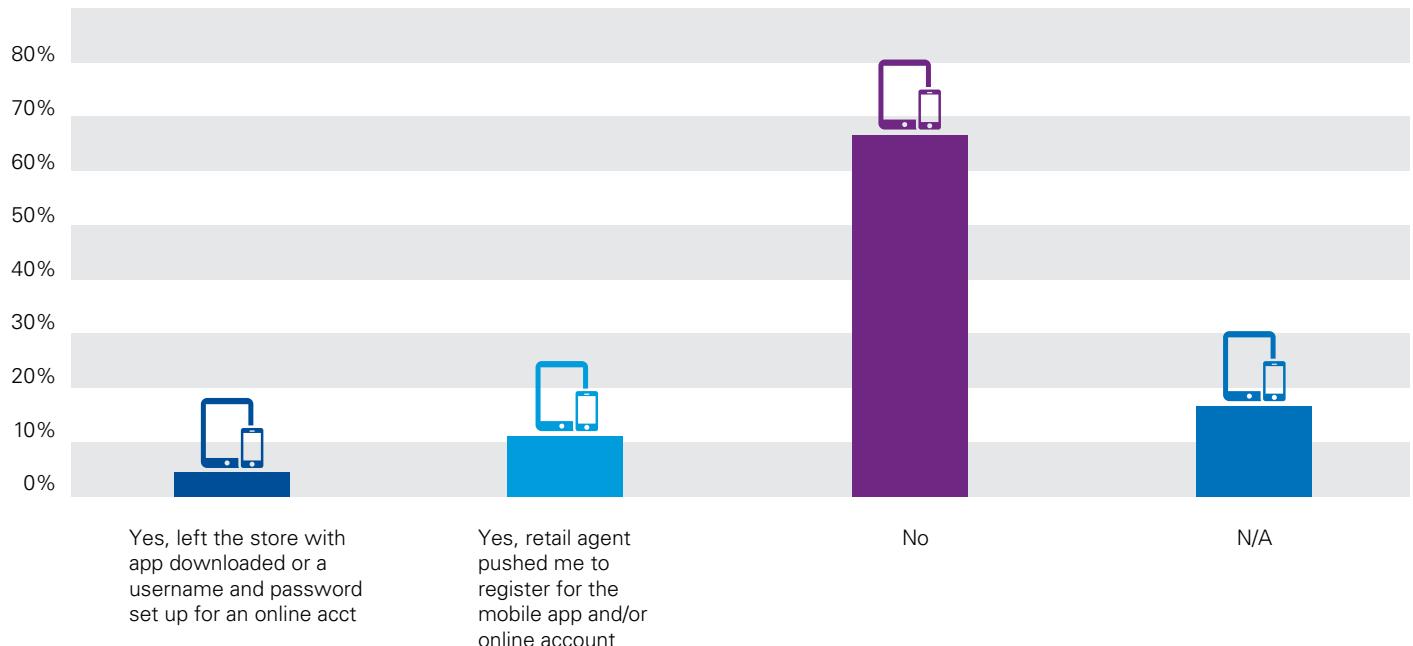
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Some operators appear to be increasingly incorporating customer feedback into their retail sales process, with agents requesting that I access platforms to provide feedback on their individual performance post-sale.

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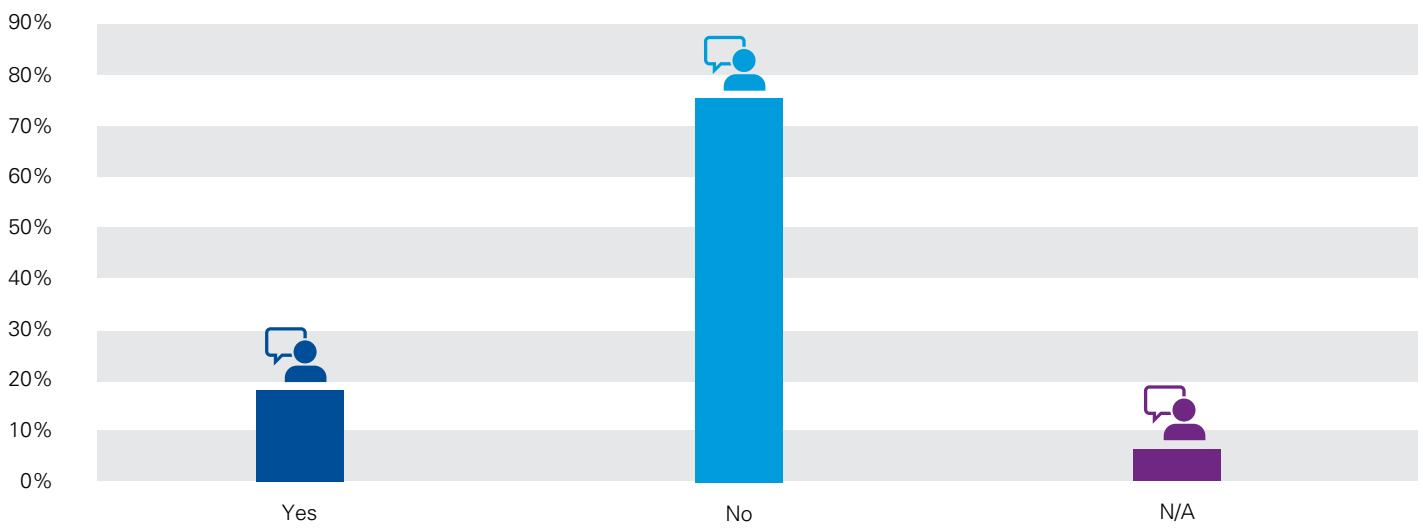
— **Jessica Exton**, Senior Consultant, KPMG Australia

Figure 4: Efforts made to enable the customer for digital self-service



Source: Still searching for a better customer experience, 2017

Figure 5: Sales agent asked if you were satisfied or if all expectations were met



Source: Still searching for a better customer experience, 2017

Agent interaction and knowledge

Some aspects of sales agent interactions appear to impact the customer experience more than others. An agent's confidence, politeness and willingness to help by asking open-ended questions created a positive customer experience, versus agents being apologetic for wait times. Among 124 operators we visited, sales consultants introduced themselves in only 18 percent of cases.

When asked questions, for example on international rates to New Zealand, only 22 percent of agents responded accurately without assistance, while 30 percent either did not deliver the answer or advised the customer to look up the answer themselves. However, the presence of physical marketing materials was correlated with higher agent upselling and tariff knowledge, suggesting that having information and materials readily on hand improves agent performance.

Some customers experienced agents who actively requested feedback on their service, as well as sought

feedback online. But in more than 75 percent of cases, sales agents did not ask if all customer needs were met.

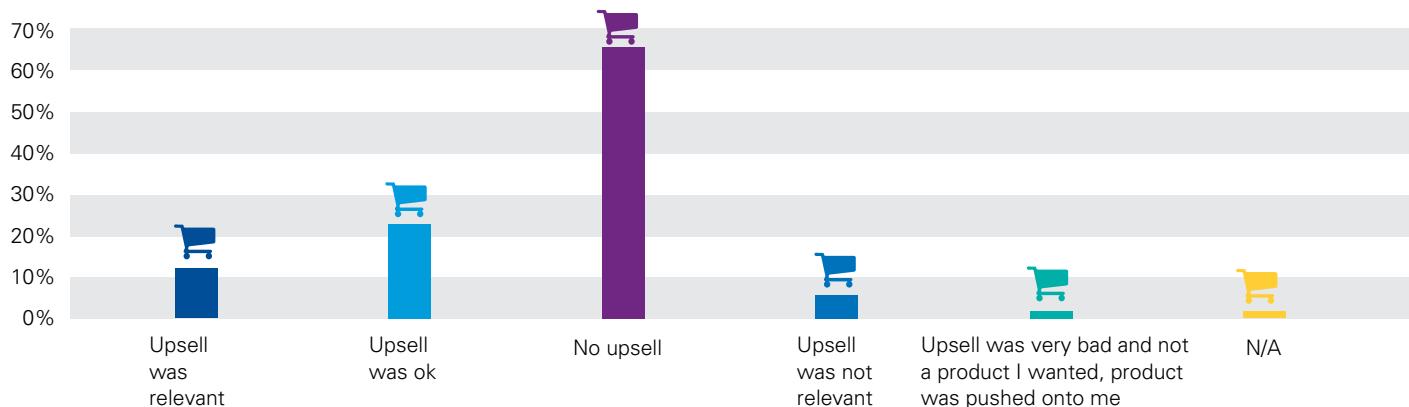
Finding the right plan for you

Operators generally offer plans that are easy to understand: 84 percent of customers called prepaid plans 'easy' or 'very easy' to understand, and 89 percent of postpaid plans were deemed 'easy' or 'very easy' to understand when explained by the sales agent.

While most customers voiced no issues understanding plans, agents are not necessarily reviewing all available plan options before making recommendations to the customer.

In only 2 percent of cases was stock unavailable, and in 85 percent of cases all SIM types were available within the retail channel, up from previous global findings of only 45 percent. During the retail sales process, only 12 percent of sales agents made a relevant upselling attempt, while in 56 percent of retail purchases no upselling was attempted.

Figure 6: Sales consultant/agent attempts to upsell while providing assistance



Source: Still searching for a better customer experience, 2017

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Customers in today's day and age are well informed and interactions with sales agents and other touch points play a significant role in shaping the customer experience. Well informed and knowledgeable agents who are able to identify and meet the customers' needs and thus improve consistency of the customer experience, justifies investing in skills development and empowerment of the agents.

”

— Tanja Ferreira

There's room for improvement

Cross-channel experience

Eliminate inconsistencies in service delivery between channels.

Wait times

Customers were often required to wait more than 20 minutes for a sales agent and, in the case of six different operators, average wait times exceeded 40 minutes.

Only 50 percent of customers are experiencing activation within the promised time.

Digital enablement

Most customers are not leaving the store digitally enabled so that going forward they are set up to perform available self-service transactions via the digital touch points.

Value-added service and upselling

Most service providers are not actively offering any value-added service.

Sixty-five percent of in-store sales agents are not attempting to upsell value added service products.

Although mobile financial services were available, they were not offered to customers.

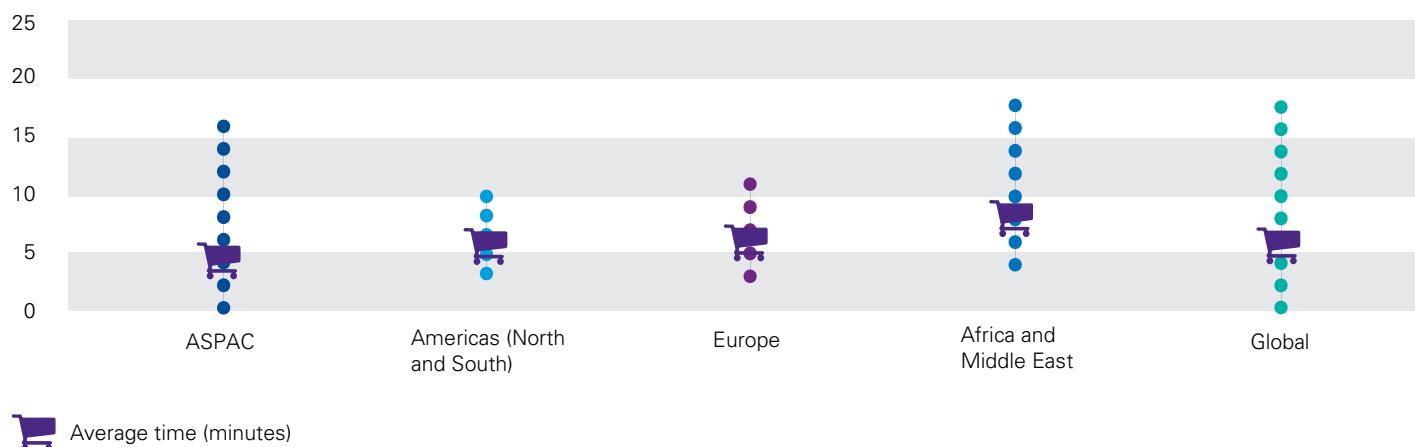
Agent manner and knowledge

About 60 percent of sales agents were considered polite or courteous.

Only about 20 percent of sales agents could explain how their service compares to the competition.

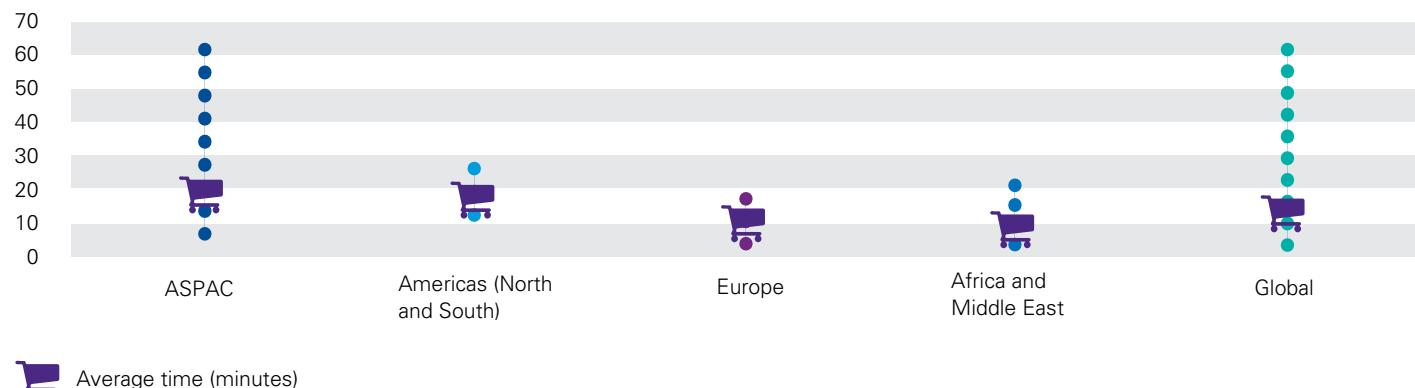
Sales agents generally did not verify that they had met the customer's needs.

Figure 7: Average time from walking into store to being served



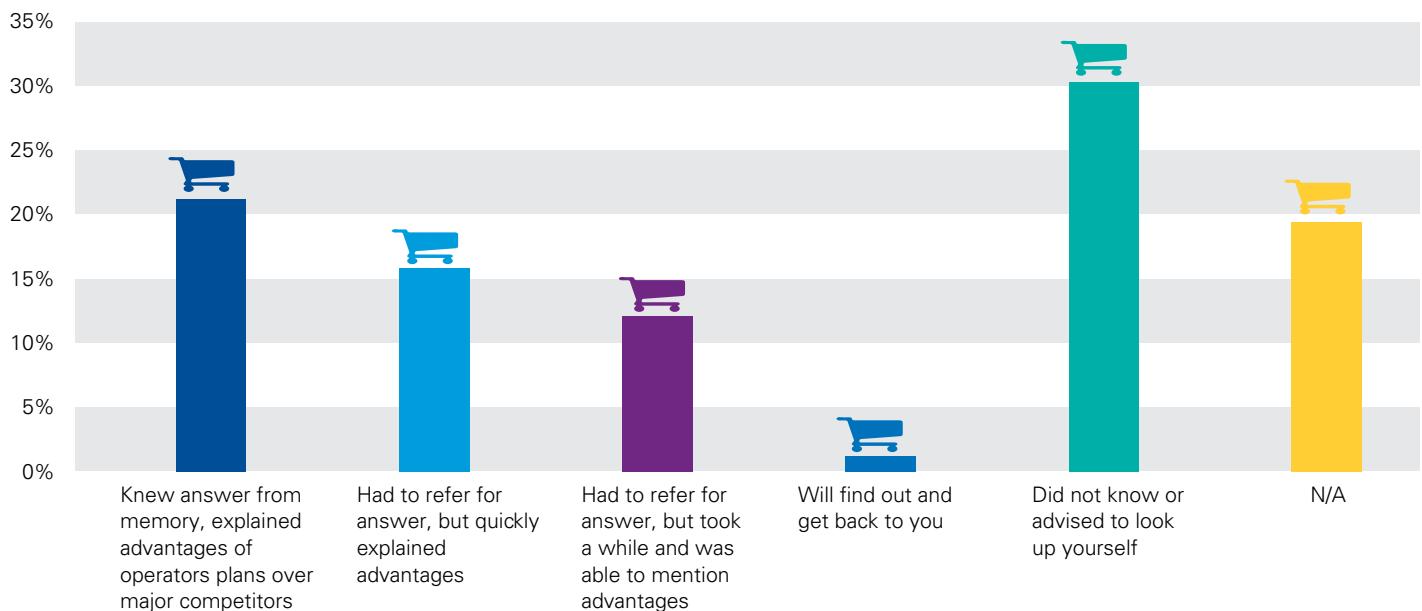
Source: Still searching for a better customer experience, 2017

Figure 8: Average length of journey from entering store to leaving store with purchased product



Source: Still searching for a better customer experience, 2017

Figure 9: Ability of sales consultant to address the question



Source: Still searching for a better customer experience, 2017

“

The buying experience is slick and pain free. But then the relationship becomes incredibly sour. When I wanted to end my contract it was deemed that I was no longer deserving of human contact ... rather than helping me the sales assistant pointed to a phone booth and proceeded to play on his own phone. It is clear that selling is the priority. ”

— **Retail customer canceling a service, London, UK**

Recommendations

Cross-channel experience

- Improve the continuity of the cross-channel experience by increasing consistency, information availability and customer self-service capability.

Self-service

- Teach customers to use self-serve channels and ensure each customer can use the service before leaving the store.

Agent engagement and knowledge

- Empower agents to deliver a personalized customer experience supported by strong product knowledge and online simulation tools that explore product options across all stages of customer interaction.

Finding the right plan for you

- Use customer data and understand their preferences to enhance service delivery by personalizing the experience and offering individual product recommendations.

Digital channels – the direct path to an enhanced customer experience

Highlights

- Operators have increased their focus on introducing enhanced mobile apps for a wide range of services and customer self-service activities. However, some operators have made a mobile app available only to postpay customers.
- Nearly 75 percent of operators provided top-up of prepay service via mobile app, while 69 percent allowed for plan or service changes.
- Operators are beginning to leverage their mobile apps to enhance account management, such as alerts for specific data usage thresholds and integration with loyalty and rewards programs.
- Only 15 percent of operators allowed customers to complete a credit balance transfer to another subscriber via mobile app.
- Use of the mobile app was not always seamless. Transactions such as payments directed customers to a web browser to complete.

Delivering an enhanced customer experience using digital channels and touch points to provide a full range of services and cross-channel capabilities.

Online services offered by operators

	Service	% of operators globally providing the service
My account/ operator website	Online billing (for postpaid)	81%
	Top-up	80%
	Change plan/add value-added service (for postpaid)	64%
	Change plan/add value-added service (for prepaid)	53%
	Chat with an online agent	44%
	Purchase of prepaid SIM	41%
	Port-in	30%
	Cancel plan (for postpaid)	21%
	SIM activation	20%
	Expedited delivery option for an online order	16%
Social media	Option to self-collect an online order	11%
	Top-up	6%

Online/web

Operators are increasing their focus on enhanced website capabilities. This includes more options for customer self-service to save time and money. For example:

- online payment was provided by 80 percent of operators for both postpaid and prepaid service
- changing postpaid price plans was provided by 64 percent of operators; 53 percent offered this for their prepaid customers
- the ability to chat with an online agent via website was offered by 44 percent of operators surveyed.

Besides facilitating service transactions for existing customers, operators are optimizing websites to acquire new customers:

- 41 percent of operators offered SIM purchases online
- 30 percent also allowed for a port-in request to be processed.

However, operators never followed up on abandoned/incomplete website orders. Only 20 percent of operators allowed complete activation of a new service via website and only 11 percent provided the option for customers to self-collect an online order. Integration with other online channels is still relatively lacking: only 6 percent of operators allowed a prepaid top-up payment using social media.

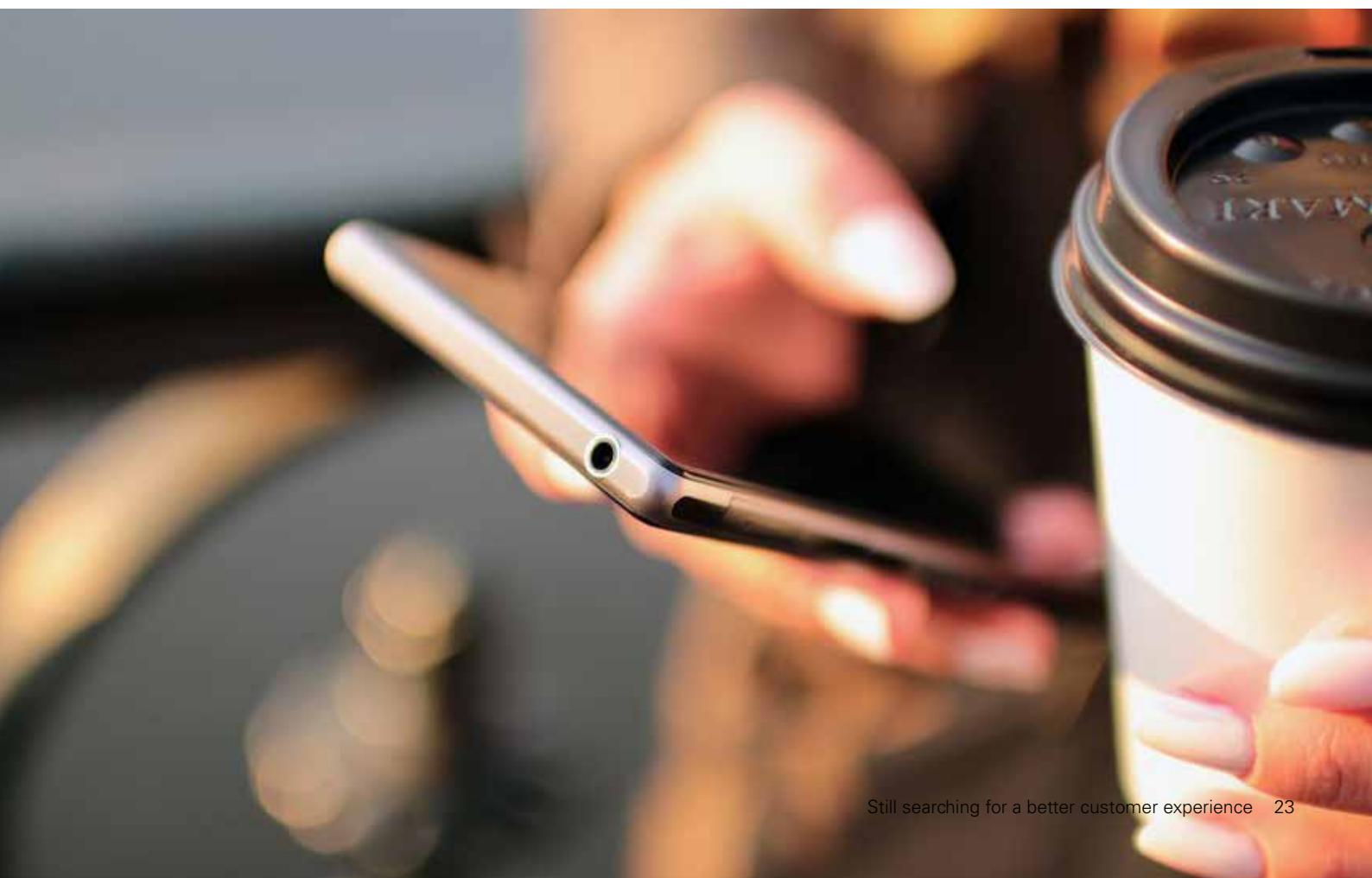
Online/web customer satisfaction advocacy summary

Simplicity drives high scores for online purchases. This means displaying fewer plans that are also easy to understand, plus simple and intuitive processes for researching mobile offerings, registering accounts, ordering products, activating services and changing mobile plans.

Customers want all in-store plans and SIM types to be available online and easily activated. The ability to port numbers across services, timely activation and SMS welcome messages upon successful activation are also expected.

Operators in our survey that received a high Customer Satisfaction score (CSAT) had several common online offerings. A chat function to help customers was a common offering among these operators, as were functions to change a plan via an app or to top up a friend using existing phone credits.

Operators with the highest CSAT typically required fewer than nine clicks and fewer than five screens to complete an order online. Order tracking is a feature customers expect today. Even an expedited delivery option does not drive a high CSAT. When delivery and activation occur within expectations, customers are likely to promote the seller to friends and family.



Characteristics of operators with a high CSAT for online postpaid purchases (i.e. score of 9 or 10)



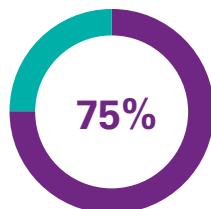
received a SMS welcome message within 24 hours after activation



had instructions on the SIM pack that were easy to locate/identify and very clear for online activation



found the IVR met their expectations in the time it took to activate



were able to port their old number across and the process for porting their number was very easy

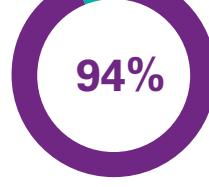


had a proactive chat function

Characteristics of operators with a high CSAT for postpaid and prepaid purchases (i.e. score of 9 or 10)



had some mechanism to track orders. However, 64% of operators across all CSAT ratings also had mechanisms to track orders



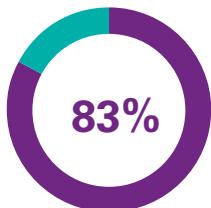
met their expectations in terms of delivery



found it very easy to register an account

Source: Still searching for a better customer experience, 2017

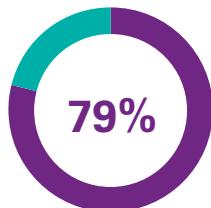
Characteristics of operators with a high CSAT for online prepaid purchases (i.e. score of 9 or 10)



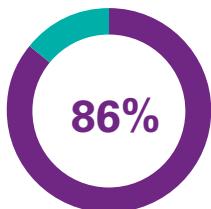
had very easy plans



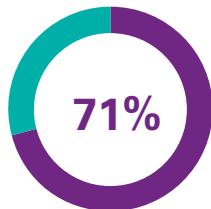
had the ability to top up a friend using the existing top-up credit on the phone



had a chat function, but only 43% were proactive



had instructions on the SIM pack that were easy to locate/identify and very clear to understand for online activation



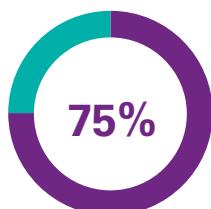
allowed customer to be able to change plans via the company app



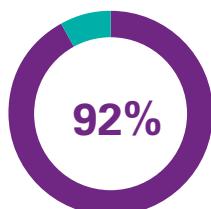
had all types of SIMs available (standard, micro, nano)



Only 8% had an option to choose a mobile number, which suggest customers are not fussed with being able to choose a number



had activations that took the minimum time expected if not immediately



had only 4 plans or less

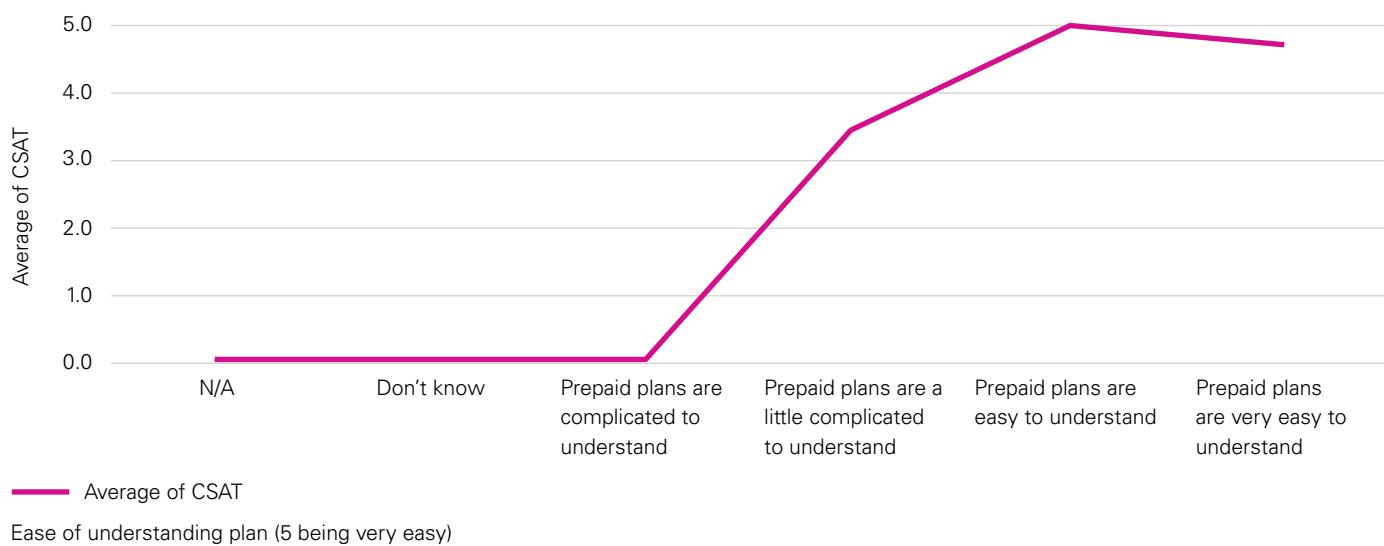
Source: Still searching for a better customer experience, 2017

“

The rising penetration of smartphones and customer use of mobile apps has put more focus on the need to deliver an enhanced experience and omni-channel capabilities through the operator's mobile app. By optimizing this touch point and providing a meaningful experience, operators can further differentiate themselves while also enabling enhanced customer journeys. ”

— **Rohit Mittal**, Senior Associate, KPMG in Singapore

Average of CSAT by ease of understanding plan



Source: Still searching for a better customer experience, 2017

“

Digital centred journeys are still lacking consistency, being most of the time a source of frustration to customers that try to purchase or get any assistance online. ”

— **Diogo Sousa**, Partner, KPMG in Portugal

Recommendations

Mobile app

- enhance perceptions of trust by becoming a digital telco, providing real-time account management, including access to account balances and delivery of usage alerts tied to offers for immediate purchases
- ideally the mobile app should provide all transactions available via other channels
- we did not measure transaction response times but these should be considered, given high customer expectations placed on digital service providers. If response time is not compelling, the perceived value of a mobile app may decline.

Prepay

Consider enhanced functionality and range of services:

- show top-up history so customers can track spending history, similar to postpaid customers
- let customers top up using various denomination amounts
- ensure that the top-up payment process is integrated within the app
- offer enhanced payment options such as PayPal for top-ups
- provide email notification on successful top-up
- personalize advertising, upselling and cross-selling.

Online

To provide an enhanced 'learning journey' experience:

- clearly present information to upgrade from pre to postpaid
- display the call centre number on the homepage
- display an 'option to chat' on each page
- provide an 'option to request a call from a product specialist' to learn more about a product
- present four or fewer plans/recharge amounts on a single table (US\$30, US\$50, US\$60)
- for prepaid, allow customers to change their recharge amount with every recharge
- present plans that are easy to understand by indicating the amount of data, voice and text included for a given monthly commitment (postpaid) or recharge amount (prepaid)

- highlight any value-added features for the given monthly commitment/recharge amount, including: free music streaming, data rollover when recharging before expiry
- provide all SIM types (standard, micro, nano)
- provide a proactive chat function to help customers navigate different plans and mobile options.

To provide an enhanced purchasing experience:

Provide options:

- purchase/recharge prepaid SIMs online, in addition to postpaid plans. However, some countries have strict laws requiring photo IDs to purchase prepaid SIMs and a maximum number of three prepaid SIM purchases at once
- expedited delivery option for purchases
- follow-up on any abandoned online orders via email/app notification within 24 hours
- display the top-up amount and benefits on the top-up page
- top-up history information
- limit top-up denominations to five to avoid unnecessary complexity or delays in decision-making
- recharge options via: credit card, auto recharge, app, PayPal, QR code, internet banking, phone and in store
- email notification for successful top-up.

To provide an enhanced experience when delivering service:

- provide an app to track balances and usage, make payments, change plans, top up a friend's credit, etc.
- allow prepaid customers to sign-up using a username and password rather than an OTP-based login process. Make sure the process to register an account is easy, including sign-up using social media accounts
- provide the ability to easily port a preferred number.

To deliver an enhanced experience from order to activation:

- provide free shipping and order tracking
- ensure delivery times of 1 to 3 business days
- ensure activation within 24 hours, if not immediately, and send an SMS 'welcome message.'

Improving traditional contact centre and IVR channels

Operators are still relying heavily on contact centres for customer service. Enhancing this channel can improve and

personalize the customer experience while also promoting the self-service capabilities available from other channels.

Highlights

Customer call centre environment

- Customer call centre handle times vary across countries, averaging 8 minutes. Low wait and resolution times, however, did not necessarily deliver the best customer experience, with human interaction such as service quality, agent knowledge and flexible options delivering higher satisfaction.

Cross-channel experience

- IVR and call centre processes are closely related in influencing the experience.
- Effective use of customer histories and data is enabling agents to deliver more individualized services and products, regardless of the customer communication channel.

Self-service

- Self-service options at the IVR are generally appreciated but customers also experience a fatigue factor when navigating long menus. Satisfaction actually declines if self-service options become overly complex and exceed a certain threshold for number of options provided.

Plan recommendations

- Customers prefer various options to upgrade or downgrade services and products at the call centre.
- Providing plan or service recommendations based on the individual customer history enhances agent effectiveness.

Accessibility of call centre

Three of the top 10 operators received perfect scores based on key metrics: exceeding expectations, wait times, friendliness, resolution time and empathy. Globally, 85 percent of the surveyed operators provided better information on their call centre details via the website than on the SIM Pack.

Executive excellence

Upselling

Globally, only 30 percent of operators have an upselling program through the inbound call centre, despite customers' stated preference for upselling options.

For those that were upselling, we found a positive correlation to CSAT, suggesting that effective upselling enhances the customer experience. However, upselling products aggressively negatively affects NPS scores.

Retention/churn management

Only 17 percent of service providers run a retention program via the call centre. This retention effort only appears to be effective if both voice and data plans being offered are relatively similar to the user's current offering. Customers showed displeasure when pushed with only upselling or only data plans at the retention desk.

Plan/pack/recharge change

Globally, 68 percent of operators provide the option to change a plan/pack via the call centre. The ease of changing a plan/pack/recharge is linked to a higher CSAT score, with 89 percent of operators scoring above 7 providing greater flexibility in plan offerings and changes. On average, only 55 percent of

customers were satisfied with their options for plan changes. Operators who bundled upgrades with VAS freebies like social media data packs, free limited movie streaming, concert passes, VAS bundles or restaurant coupons, rather than limited duration discounts, received higher CSAT scores.

Complaint handling

Only 49 percent of operators allowed customers to register dissatisfaction/complaints via the call centre. In many European markets, deactivation requests had to be completed at the company store rather than at the call centre, possibly due to the high presence of contract offers. We saw a strong correlation between service providers with high CSAT/NPS scores and customers being able to register deactivation requests online. Only 13 percent of service providers offer a special desk for retention and this closely linked with CSAT.

Ease of doing business

IVR

A summary of findings:

- 17 percent of operators offer voice recognition, of which 40 percent deliver a satisfactory experience. This capability does not, however, appear to greatly impact CSAT.
- 56 percent of operators provide a multilingual IVR and this has a strong relation with CSAT. Operators with more than three language options generally had higher CSAT scores.
- 40 percent of operators offered a plan change option on the IVR and these operators also had higher CSAT scores. All operators with CSAT above 7.5 had a plan change option on the IVR, while none of the operators with CSAT scores below five had a plan change selection available.



Functionality of operators IVR

Service	% of operators globally providing the service
Multiple languages	56%
Change plan/add value-added service (for prepaid)	32%
SIM activation (without the need to talk to a call centre agent)	27%
Top-up	25%
Voice recognition	17%
Callback	15%
Change plan/add value-added service (for postpaid)	13%
Cancel plan (for postpaid)	10%
Record complaint	5%

- The ease by which recharges and plan changes could be completed by customers corresponded to higher CSAT scores; 80 percent of operators offering easy plan changes were among the top 20 performers.
- 13 percent of operators had a pleasant IVR hold experience, but this did not appear to greatly impact CSAT scores.
- Call hold experience becomes frustrating when the agent cannot answer customer questions. Among customers calling the hold experience bad/unpleasant, 88 percent were not satisfied with the solution provided.

Operators are increasingly looking to streamline the experience of navigating the IVR, utilizing such practices as voice recognition and visual IVR (the option to view the IVR menu as a web link). A better global practice would provide customers with the ability to contact an agent directly within the first IVR menu option.

Overall, 56 percent of operators offered IVR menus and services in multiple languages to increase personalization and convenience. One ambitious operator in Southeast Asia provided eight language options!

Knowledge management

About one in four operators have call centre agents who possess good communication skills and provide information at a suitable pace using appropriate technical language. This has a profound impact on CSAT scores: all of the top 10 operators exceeded four out of five on this parameter.

When asked specific call plan questions, 59 percent of agents did not know the details but looked them up.

Operators with top 10 CSAT scores did not necessarily score high on welcoming but did consistently provide quality responses to customer questions, which resulted in shorter engagement times. Twenty-three percent provided no information on various rates and tariffs, although this did not strongly affect CSAT.

Delighting the customer

While 80 percent of service providers deliver a call centre welcome message to customers, this does not greatly affect CSAT scores.

Overall hold times did not appear to affect operator CSAT scores, as none of the top 10 CSAT service providers demonstrated the lowest reaction/hold times. 55 percent of operators met timeline estimates provided to customers, which strongly affected the overall CSAT score. Among these prompt operators, more than 80 percent scored on average more than 20 percent higher CSAT scores than those who didn't. This was predominantly observed in the US and Australia.

Sixty percent of customers were unhappy with upselling options and this strongly influenced CSAT scores: operators providing more than two upselling options scored highly on the CSAT ranking.

Relatively lower customer engagement at the call centre, via a lack of product updates and customized offerings, resulted in customers not actively promoting the operator brand (NPS<7) despite being highly satisfied with the experience (CSAT >7).

Issues

Cross-channel experience

- Customer satisfaction varied across operators depending on the IVR or call centre experience. A disconnect between these communication channels is creating an inconsistent customer experience across the touch points.

Agent knowledge

- As expected, the skill level and experience of agents in resolving issues and queries affected the overall CSAT score.
- Customers experiencing long initial IVR greetings noted the impact on satisfaction.

Lack of flexibility

- Constraints on the plan changes available through the call centre, such as downgrading or choosing a bonus, decreased customer satisfaction.
- Poor upsell attempts that promoted products irrespective of the customer's needs were found to detract from the overall experience and satisfaction.

Simplicity vs. complexity

- Though customers demand a high level of flexibility via IVR options, they also look for simplicity in being able to easily locate information and navigate the IVR. Operators should aim to strike a balance on IVR options while increasing the overall simplicity of IVR navigation.

Recommendations

Customer call centre environment

- Customer call centre times, measured from the agent picking up the phone to call completion, vary significantly across countries. Operators who had low wait times/resolution times did not necessarily deliver the best customer experience, with aspects of human interaction, such as quality and knowledge of agents and flexibility of call centre options, being key drivers of overall customer satisfaction.

Cross-channel experience

- Integrating and streamlining IVR and call centre processes to provide a consistent experience across each touch point, for example by ensuring that agents can see the customer's previous IVR journey, improves the customer experience and response times.
- Unifying options and providing flexibility in pack activation/deactivation, complaint registration and choice of VAS bundles across all call centre touch points provides a significant boost to customer satisfaction.

Self-service

- Customizable IVR experience for customers, with the most relevant/used options being available faster or first, will improve the customer IVR experience and reduce time and costs.
- Reducing the steps required to achieve an objective via self-service aids customers who do not appreciate being asked to provide the same information multiple times at various levels.

Plan recommendations

- It was noted that some operator call centres, including in India, Portugal and Italy, are being treated primarily as a tool to effectively promote selected products, which lowers the customer experience.
- For upgrades or retentions, customers look for more than just discounts on regular service charges or plan prices. Mystery shoppers commented that upgrade offers, combined with effective VAS bundling, greatly improved offer uptake and customer satisfaction.

Agent effectiveness

- Reducing handling times and the need for issue escalation by empowering agents to make decisions and provide relevant knowledge improves customer satisfaction.

Best practices for a superior customer experience

Optimizing the customer experience is a key driver of business performance and continues to be an evidenced priority for all but a few operators. Most, if not all, telcos have explored various initiatives to improve customer experience, however with many initiatives already tested or in flight, we explore where to start and where to focus.

Negative customer experience observed	Corresponding better practice observed
I had to wait 20 minutes to be served by the sales agent	Queue management systems, able to check wait times online prior to going in-store, free café facilities, designated waiting areas
Some of the plans were difficult to understand	Pamphlets explain plans as well as agents Agents who can easily articulate the plan
Low information density on product pages and confusing array of sections — hard to quickly find desired plan	Intuitive website with direct, low click paths to popular pages and features simple products and bundles
Live chat button reads “offline” on many occasions during normal business hours	Live chat available during business hours and also outside of these
I was told the SIM would activate within the next few hours	SIM activation occurs immediately
The IVR list was long and arduous	Option to have IVR menu sent as a text message or read online

“

Though customers may forget what may have been said to them, or even what was actually done, they will not easily forget how an interaction made them feel. Service providers should look to identify opportunities to trigger positive feelings by surprising and delighting their customers. The anticipation of experiencing a positive feeling again can then in turn help to drive improved customer advocacy and loyalty.

”

— **Shea Silidker**, Director, KPMG in Singapore

Use data to understand your customer

Telcos have worked to improve the customer experience for more than a decade and in most countries, larger and easier problems have been resolved, leaving smaller or more difficult issues to address. The harder problems typically occur across time, channels and organizational silos, while smaller problems create challenges amid funding prioritization and competition for resources. There is a need for continuous, rapid and effective:

1. identification of root-cause issues that impact customers
2. development of actionable solutions
3. implementation of these solutions.

Leading service providers are increasingly dedicating time and money to understand customer journeys via: voice-of-customer analytics; mystery shopping; and big data customer journey analytics that reveal the root cause of issues.

Voice-of-customer analytics — Allow for direct feedback from customers rather than relying on an operator's own assessments. NPS/customer satisfaction surveys proactively allow companies to gather feedback, while speech/text analytics of recorded customer interactions — to include call recordings, emails and web chats — provide ways to mine existing data for customer experience insights.

Mystery shopping — Mystery shopping offers an easy way to understand what customers are going through. Useful for understanding both sales and service experiences across all channels, mystery shopping is especially helpful in providing insights into issues that customers have difficulty explaining.

Big data analytics — The volume of potentially useful customer data has grown to staggering proportions — a bewildering array of structured, semi-structured and unstructured data exists showing exactly what has happened

to customers. Types of data include customer touch point (web, retail, call centre, IVR, mobile app, email, chat, SMS, field services), back-of-house (order, provisioning, fulfillment), account-specific (credits and rebates, complaints, payment extensions), network, billing and voice of the customer.

Customer journey analytics is a proven approach for gathering and transforming data into a customer journey model offering root cause analytics and actionable solutions.

Apply creativity and innovation across the omni-channel journey

While certain customer segments have their preferred channel, today's customers expect the same options and level of service in all channels, as well as, the capability to seamlessly jump from one to another. Optimization of this experience requires the ability to track a full customer journey, however, the ability to monitor the cross-channel interactions is lacking.

Cross-channel customer experience analytics uses customer interaction logs to develop comprehensive models of true customer experiences. It identifies customer journey patterns and tracks volumes as customers move in and out of various operator channels (retail, online and contact centre). Cross-channel analytic models can be leveraged using semi-structured and structured data feeds to reconstruct and understand the customer experience step-by-step: what was said in the IVR; which agents were involved; which web pages were clicked on; which field customers were in when they gave up and rang the contact centre.

The following describes some real examples that had a negative impact on trust — often adversely affecting the mystery shopper's rating of the customer experience. We also observed how operators embedded best practices to avoid these problems.

Align business processes around customer needs

Leading organizations understand the need to align business processes around the customer.

Fostering a customer-centric culture across the organization ensures that all business processes are customer focused. A customer-centric enterprise should dedicate resources to understanding and managing the customer experience across every channel — retail, online, contact centre/IVR. This includes having a chief customer officer to ensure employee alignment via recruitment, training and performance management all focus on delivering the optimal

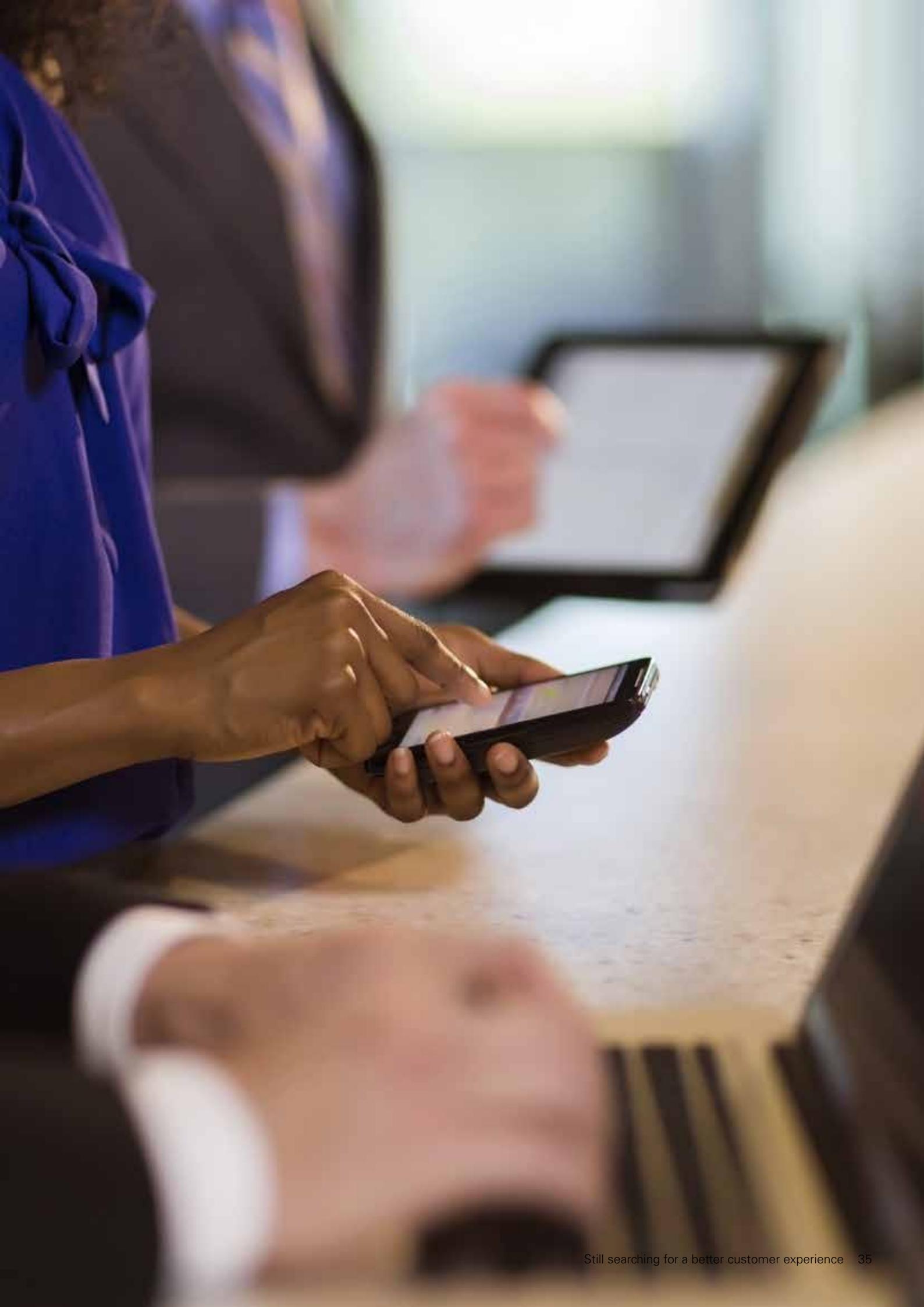
customer experience. Alignment to the customer experience requires:

- customer expectations and experience to be understood at every stage of active and passive interaction, underpinned by a proactive and cross-channel approach to anticipating customer needs
- identification of which interactions create or damage customer loyalty
- a consistent, positive customer experience across all channels and customer touch points
- aligned incentives across the organization.

“

Customers look for operators who place them at the heart of everything and constantly look for ways to enrich their lives and make them feel privileged — with seamless service delivery, robust network, innovative products and services, surprise bonuses, which all in turn enhances customer experience.”

— **Neethi Cariappa**, Consultant, Management Consulting, KPMG in India



Key takeaways

The customer experience is an essential element of success and increasingly is a priority for telcos seeking competitive advantages.

While we are continually seeing new innovations that enhance the service experience and delight the customer, no one region or country stands out from the rest in providing an exceptional customer experience. Though standouts do exist for certain areas of the customer journey, no one telco has truly yet mastered the complete end-to-end customer experience.

KPMG's view is that companies need to continuously and proactively drive the customer experience forward. This means continually using customer data to accurately identify and define the customer experience, before harnessing big data analytics to enhance this view and identify areas for investment and change. Viewing opportunities to delight the customer through a creative lens, while providing consistency across channels, will support a best-in-class customer experience.

Key takeaways

Improve cross-channel consistency in service delivery to create a competitive, best-in-class customer experience, allowing individuals to engage all channels seamlessly.

Actively collect and analyze customer data to continually and proactively enhance the customer experience.

Differentiate products in a highly competitive market through the proactive application of innovative solutions to customer problems, while allowing the customer to design their individual experience from a clear array of service delivery channels.

Align business process around the needs of both current and future customers, continually communicating to your customer to manage their experience.

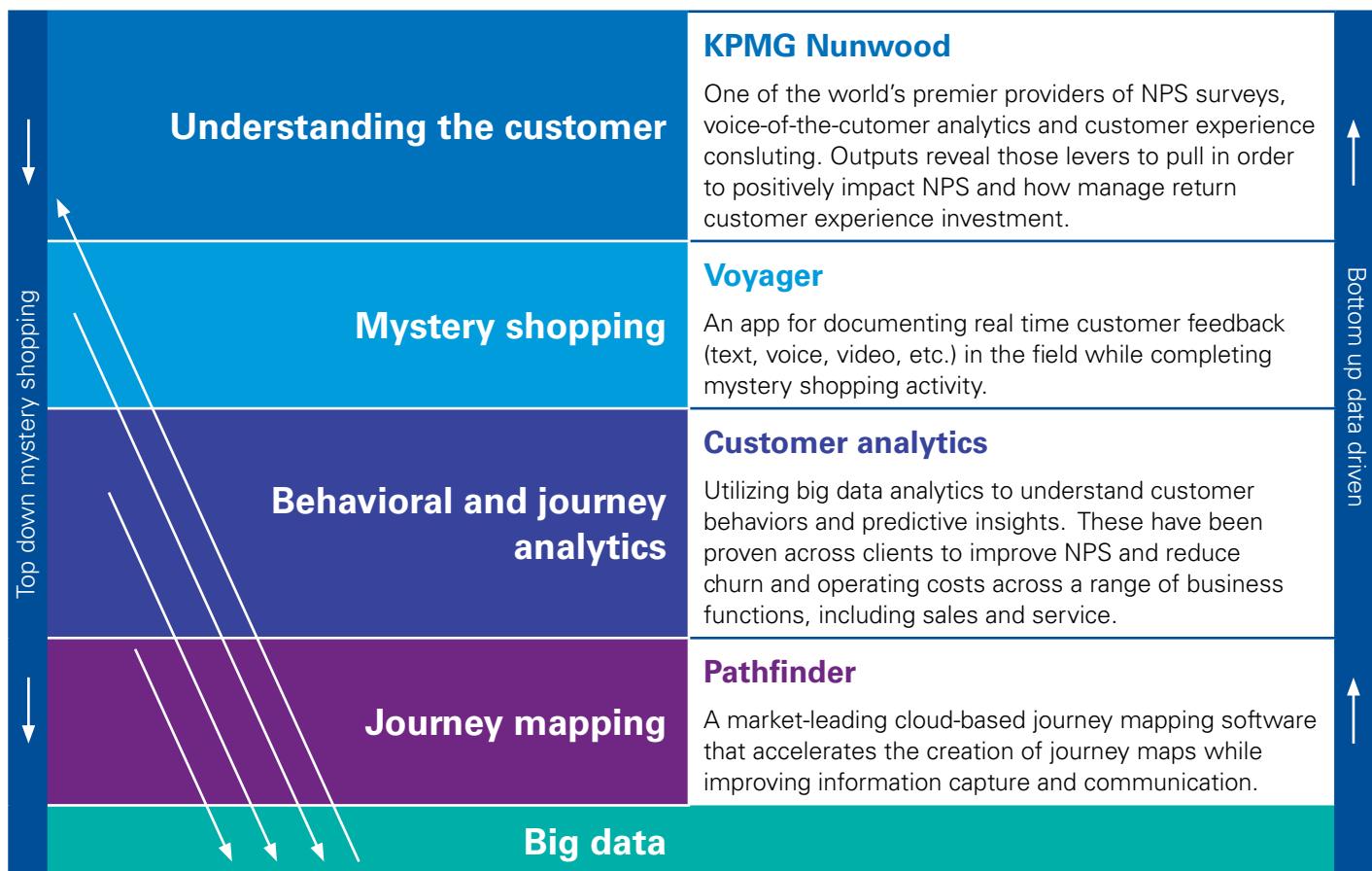
Empower agents and customers to understand and efficiently meet customer needs and personalize service in ways that consistently deliver an ideal customer experience.

KPMG approaches

While customer data can limit negative experiences and accentuate positive ones, there is always the danger of missing the root cause of the problem. Organizations that aim to achieve a first-class customer experience must devote rigor and attention to every step in the customer 'journey' and utilize a range of platforms and tools for root cause analysis — prior to changing how they interact with customers.

KPMG has invested heavily to build industry-leading capabilities that can help telco clients capitalize on customer experience data, including KPMG Nunwood, data, analytics and customer insights, and our global telecommunications research capabilities.

KPMG utilizes a range of predictive, cognitive techniques, complemented by Intelligent Automation, to bring together structured and unstructured data to drive actionable insights that can be leveraged by the business. With core assets and ability to develop custom solutions, KPMG improves business results across channels.



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