



Experience to value

2019 KPMG New Zealand
Customer Experience Excellence Report



2019

kpmg.com/nz



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Foreword

Our 2019 New Zealand Customer Experience Excellence report reminds New Zealand organisations that in a world of exponential change, exponential increase in opportunity and exponential increase in risk “your success depends on the quality of your connection to the customer.”

This may be easy to recognise, but the true challenge in today’s environment is to successfully adapt at the required pace to deliver. Our 2019 research unpacks the reality of this challenge, recognises the New Zealand organisations excelling at customer experience, and provides insight for organisations needing to change faster.

This year’s Customer Experience Excellence (CEE) research assesses 115 brands across 10 sectors using KPMG’s Six Pillars methodology. The Six Pillars, which drill into the fundamental elements that drive value for customers and organisations, have been developed through 10 years of research and practical application.

The power of the Six Pillars of CEE is the strong correlation to economic growth. This year’s analysis found that, over the last four years, CEE leaders grew revenue two times faster and EBITDA 13x faster than the compound annual growth of those with low CEE scores (scores of 7.00 or less, approx. the bottom third of brands in the study).

Our assessment of the New Zealand data in 2018 and 2019, combined with our understanding of consumer behaviour from global studies, highlights the two emerging sides of the Customer Experience Excellence story.

Trust

The ability to build and maintain trust in a world where consumers are highly attuned to the business impacts that matter, including the wellbeing of the community and environment, is critical. The same consumers are increasingly anxious about protecting their personal data (64% of consumers are anxious about organisations tracking their personal activities online and 74% are anxious about the risk of identity theft¹). This is linked closely to the pillars of Integrity, Empathy and Resolution.

Execution

Both the science of understanding the “customer segment of one” and the disciplined execution of projects are essential to meeting the increasingly high bar set by customers. This requires consistent execution, without overlooking small details that are needed to deliver exceptional experiences across both the whole of life journey, as well as individual event or transaction journeys. Achieving this is becoming increasingly reliant on digital technology to both understand the customer and enable the journey and is linked closely to the pillars of Personalisation, Expectations and Time & Effort

The year’s results showcase the organisations that excel in trust and execution. TSB, with a long history of independently providing financial services with a deep connection to the customer and community, have propelled their rating to the top of the 2019 results. Their results include very high ratings for customer loyalty and perceived value. TSB delivers on trust through strong reinforcement of independence, banking for Kiwis and making banking easy. In doing so, they set the standard in an industry where trust is increasingly highlighted as a concern for both consumers and regulators across the globe.

Singapore Airlines, ranked second, and Air New Zealand, ranked third, both demonstrate the execution science and discipline required to win in the global air-travel industry. Both organisations stand out globally in an industry where they must imagine customer journeys 10 years from today and have the agility to continuously redefine and adapt the journey to changing expectations. These airlines excel on the world stage and match many of the capabilities of organisations that are shifting the boundaries for customer experience.

¹Me, my life, my wallet (second edition)

Global organisations recognised in multiple countries' CEE research include Alipay, Wechat, Lush, Google and Apple. A less recognised case study that demonstrates the direction of customer experience in India is Bajaj Finserv, with an ecosystem of 75,000 retailers connected to 35 million customers across 45 low cost transactional product categories. Bajaj Finserv stands out with their unique product offerings that create a flexible, personalised experience for consumers by leveraging advanced data science to push the idea of defining "every customer as a segment of one".

Our New Zealand research highlights that organisations now respond to customer experience trends across industries and countries by creating their baseline experience for tomorrow from the best experiences of today. The challenge of this is magnified by the reality that as experience expectations rise, what customers want from a product or service is changing rapidly. This requires New Zealand organisations to adapt on two levels and means a complete mind-shift for many organisations that have not prioritised the customer as their primary obsession.

Our study focuses on New Zealand customers, but our conclusion on the performance of New Zealand organisations and the importance of customer experience excellence in the B2B, B2C and B2B2C channels has profound implications for our competitiveness as a nation, and the prosperity of our people. In a landscape where the standards are set by the best in the world, where consumers source an increasing share of their products and services via global networks and where every single dollar of our export and tourism earnings is critical for our economy, our future success depends on creating exceptional experiences for our customers. We've designed the insights from this report to serve as inspiration and a catalyst for change to help re-orient New Zealand organisations around the customer.



Simon Hunter
Partner, Advisory



Baxter McConnell
Customer Experience Lead



About this research

The Customer Experience Excellence Centre is an international think tank, dedicated to helping members turn global customer experience best practice into effective business results.

The research for the 2019 New Zealand report was collected via an online survey completed in early 2019. 2,811 New Zealand consumers from a nationally representative consumer sample completed the survey, evaluating 130 New Zealand and international brands.

To participate in the research and to be able to respond to questions on a specific brand, respondents must have interacted with that company in the last six months. At least 100 respondents per brand were required for that brand to be included in the final research results. 115 brands met the threshold.

The CEE methodology, including the Six Pillars, are the DNA of every outstanding customer experience and the fuel that powers fast business growth. As the fundamental components of an ideal customer experience, the Six Pillars are the core structure around which this research is built.

Customers were asked to respond to questions relating to each pillar for each brand they had interacted with. Brands were then assigned a score out of ten for each of the Six Pillars and these were combined to give an overall customer experience score, followed by an evaluation of

each brand's delivered customer experience. Customers were also asked to indicate how likely they were to recommend a brand (Advocacy), repurchase (Loyalty) from them, and their perceived value for money.

This analysis is therefore based on quantitative research data, verbatim customer feedback and various brand interviews. Together, these elements offer a detailed snapshot of New Zealand's customer experience performance. The characteristics of the New Zealand market were then compared against global trends identified by the parallel research of nineteen other markets, and incorporated into KPMG's 2019 international, large-scale customer experience study.

Research results were channelled to give an assessment of Customer Experience Excellence (CEE) in New Zealand, including a ranking of New Zealand brands by Customer Experience Excellence score as awarded by customers.



Financial services



Grocery retail



Non-grocery retail



Restaurants and fast food



Logistics



Utilities



Telecoms



Travel and hotels



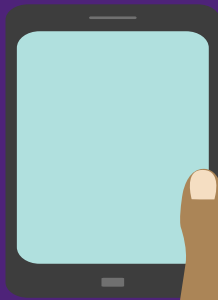
Entertainment and leisure



Public sector

KPMG Global Customer Research:

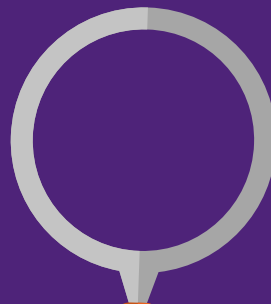
3 million+
individual evaluations



2,500
cross-sector
brand reviews



10 years of
ongoing
research



2019
research covers

20
distinct
countries



2 years
of research covering
New Zealand market



The Six Pillars of experience excellence

The Six Pillars methodology of customer experience was developed to provide a precise and practical definition of the kind of emotional outcome a successful experience needed to deliver.

“In the past year we have seen customers across New Zealand and the rest of the Asia Pacific putting personalisation and integrity at the top of their list of expectations. To be more personalised, organisations need to more effectively use data. To demonstrate integrity, organisations need to ensure they are trustworthy, in particular in their values and the protection of customer data. This tension between personalisation and integrity is where organisations need prove they can be trusted with customer data.”

– Carmen Bekker, Partner KPMG Australia

“The Six Pillars break apart qualitative experiences in a way that is measurable and pragmatic. This enables organisations to better understand their customers and make targeted improvements.”

–Dylan Marsh

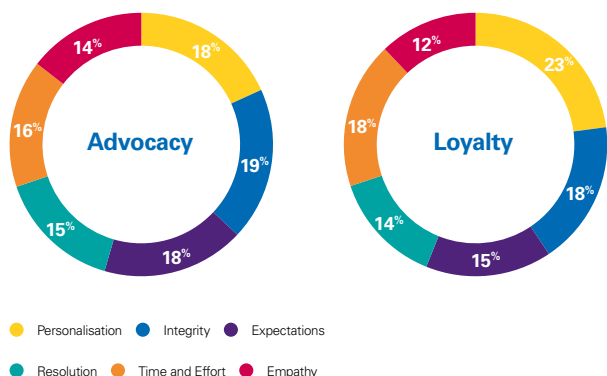
KPMG New Zealand Customer Profitability Lead

Based on over 3 million detailed consumer evaluations, the Six Pillars have been validated in 20 markets 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.

Pillar impact on loyalty and advocacy

Each of the Six Pillars are weighted based on their statistical correlation to advocacy and customer loyalty. The below illustration highlights their respective links to commercial outcomes.





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.

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Integrity

Being trustworthy and engendering trust.

Integrity comes from consistent organisational behavior 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.

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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.



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.

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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.

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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.

2019 state of the nation

The 2019 research has nearly doubled in scale from the 2018 results. Last year we saw 64 brands ranked in New Zealand, whereas 2019 saw 115 brands ranked. This expansion of the research made it more competitive overall, resulting in several new brands in the study achieving top rankings.

In comparison to 2018, New Zealand organisations have raised the bar on customer experience, highlighting that today's experience is unlikely to meet customer expectations in the future. The average brand score in the 2019 study was approximately 3% higher than the 2018 score.

With the expanded scale of the 2019 research, many returning brands moved down in the rankings, while only a select few grew significantly faster than the average rate of the overall market.

In addition to the expanded scale and increased market average score making the field more competitive, this year saw internationally-based brands with an increased presence in the upper 50th percentile - in 2018 international brands were only 22% of the upper half whereas 2019 was comprised of 36% international brands.

2019's top ten customer experience leaderboard has seen six brands return and four new entrants, where the arrival of well-respected brands TSB, Singapore Airlines and Mighty Ape resulted in a downward shift for 2018 leaders.

BNZ stood out as the organisation that experienced the most significant improvement from 2018 to 2019, improving at a faster rate than any other brand, pulling the bank into the top 10 overall in 2019. This is reflective of the bank's investment in a customer-centred transformation programme focused on engaging Kiwis in new ways to help them meet their financial goals.

TSB

Our 2019 Customer Experience Excellence Champion, a wholly New Zealand owned bank, is one that operates with an authentic, customer first philosophy. TSB's highest scores against the market are Empathy and Resolution, a testament to their support of Kiwi customers and their communities over their 160+ year history.

Singapore Airlines

Singapore Airlines, an international focused carrier, scored highest against the market average in Empathy and Expectations, reflecting its attention to delivering the highest levels of customer service in a genuine manner.

Air New Zealand

Air New Zealand, New Zealand's largest airline providing domestic and international travel, scored highest in Integrity and Expectations, evidence of its people centric culture and hospitality excellence, where they put significant emphasis on the human connection.

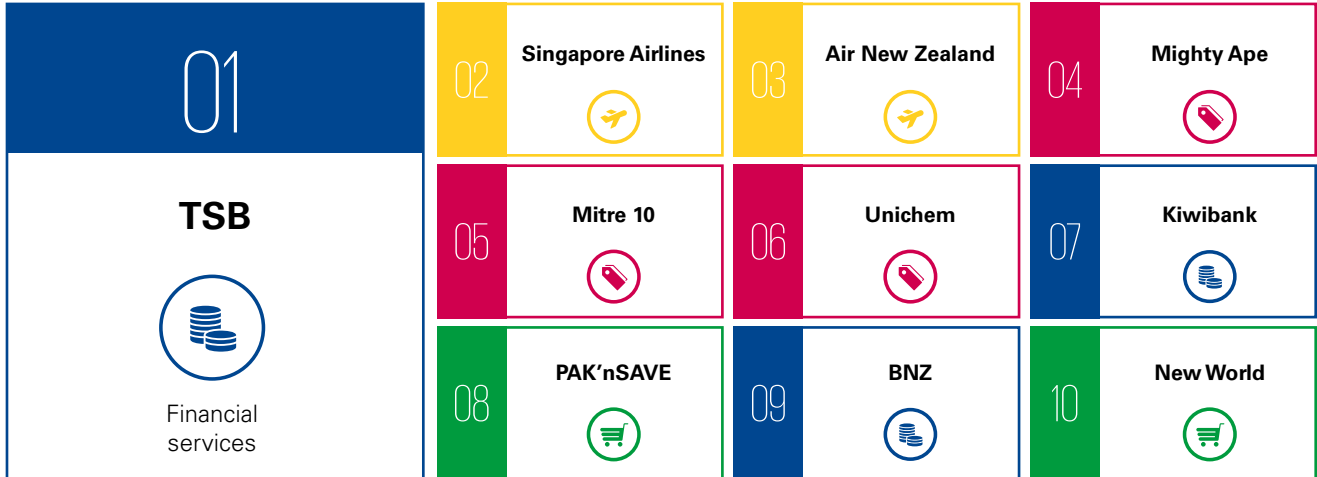
Mighty Ape

Ranked 4th, Mighty Ape is a leading online shopping platform, having grown from a singular retail gaming shop into one of New Zealand's largest e-commerce retailers, offering a wide variety of products and services. Mighty Ape's highest pillar scores against the market are Resolution and Time and Effort, reflecting their commitment to customer service excellence and fast execution of product deliveries.

Mitre 10

Mitre 10, New Zealand's largest home improvement and garden retailer, ranked 5th, is a wholly New Zealand owned and operated co-operative organisation. Mitre 10's highest pillar scores are Resolution and Time and Effort, which are exemplified in the way the organisation takes the time to understand and support individual customer needs.

2019 Customer Experience Excellence Leaders



Other New Zealand owned and operated brands in the 2019 top 10 include Unichem and Kiwibank, where strong scores in Empathy and Integrity, and repeated themes in respondent comments give a notion to the care and commitment to good customer outcomes that exists beyond the transaction. Customers of grocery giants PAK'nSAVE and New World felt their expectations were frequently met or exceeded, with strongest scores in the pillar of Expectations.

New Zealanders have pride in the brands they connect with, and have a high degree of loyalty to those brands that continuously provide to their changing needs. The 2019 customer experience leaders all show clear regard towards the importance of loyalty and positive advocacy, These brands understand that brand perceptions are often the product of repeat experiences and interactions, and that a long-term view is crucial to maximising the potential life-time value that each customer carries.

CEE metric of top 10 leaders: 2019 vs. 2018

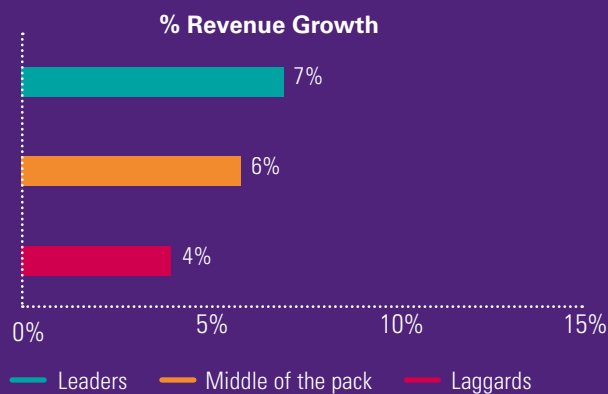


Customer experience economics

To find out how exceptional customer experiences influence revenue and profitability growth, we compared the financial performance of the organisations at the top, middle and bottom of the 2019 New Zealand CEE results.

We found that outstanding customer experience is aligned with significantly greater financial returns.

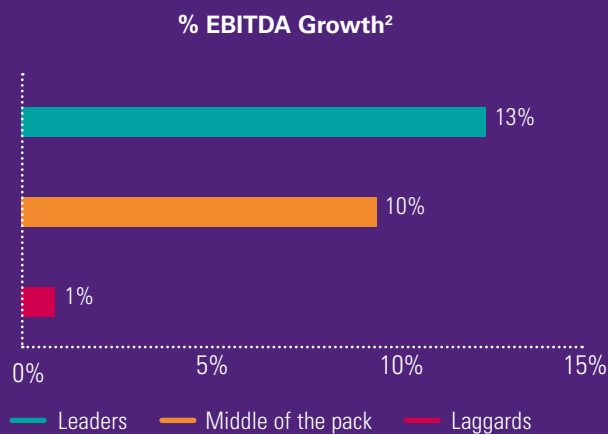
Compound Annual Growth Rate of 2019 CEE Brands¹



Analysis shows

1.7x

% Revenue growth: Leaders vs. Laggards



Analysis shows

13x

% EBITDA growth: Leaders vs. Laggards

¹ This analysis is based on available financial information from FY15 to FY18 financial data for organisations in the 2019 NZ CEE study

² EBITDA stands for Earnings Before Interest, Taxes, Depreciation and Amortisation.

Maximise your return on investment

Many customer experience programmes spend much of their time and investment targeting transformational change to 'delight customers'. After all, this is what makes headlines and drives excitement.

However, for many organisations this approach results in failed transformation programmes and a sub-optimal return on investment (ROI). To avoid common pitfalls and maximise ROI, there are two key drivers to be considered:

Negative experiences are worth more than positive experiences

Nobel Prize winner Daniel Kahneman and his colleague Amos Tversky discovered that people have an innate tendency to avoid losses. Simply put, they found that losses hurt more than gains feel good. In fact, their groundbreaking research found that losses are approximately twice as powerful as equivalent gains.

When we study customer experience, loss aversion is very much at play. Successful organisations – often guided by a customer-centric CFO – use this psychological understanding of how we perceive loss (and negative experiences) to focus organisational strategy and allocate investment. By doing so, organisations and customer experience teams can realise faster, higher-value wins. This results in the organisation having more confidence and commitment to customer experience excellence, and ultimately translates into increased investment in larger initiatives that deliver more transformative experiences.

1. Reducing negative experiences is usually easier to execute and less expensive to accomplish

Consider your favourite brands. Do you love them because they do things for you that are wildly different from their competitors or because they do the little things right and consistently meet your expectations? The majority of customers prefer the latter. Yet, many organisations strive for the former and waste tremendous amounts of capital and effort to go for a vision that has been created internally, oftentimes with very little actual customer insight.



Spotlight on: Mighty Ape

Mighty Ape places a tremendous amount of value into staying close to the customer. One of the ways the ecommerce retailer put this into practice is by encouraging their customers to leave a comment on every transaction. All messages are read by their leadership team, where they focus their attention on where they can improve, and work to act on issues right away.

"All feedback goes directly to our leadership team. We read every piece of feedback we get, where negative comments take priority for us. We have the tools in place that means feedback from any source gets to the right people to address issues quickly. Our service teams resolve matters right as they are raised."

– Simon Barton, Mighty Ape Founder and CEO

"Great organisations factor customer insight into all of their investment decisions. Simply put, they don't waste money on things that do not matter to their customers."

**-Baxter McConnell
KPMG New Zealand Customer Experience Lead**

Many great organisations achieve a superior return on investment by preventing negative experiences from ever happening. How? It's simple, they do what they say they're going to do. Leading organisations rarely have misalignment between what customers expect and what they deliver. To achieve this, they ensure that the customer is always represented when decisions are made and utilise data and insights to consistently deliver against what their customers need and value. Doing this does not require dramatic, transformational change, but rather disciplined execution and efficiency to get all of the little details right, thereby preventing negative experiences from happening in the first place.

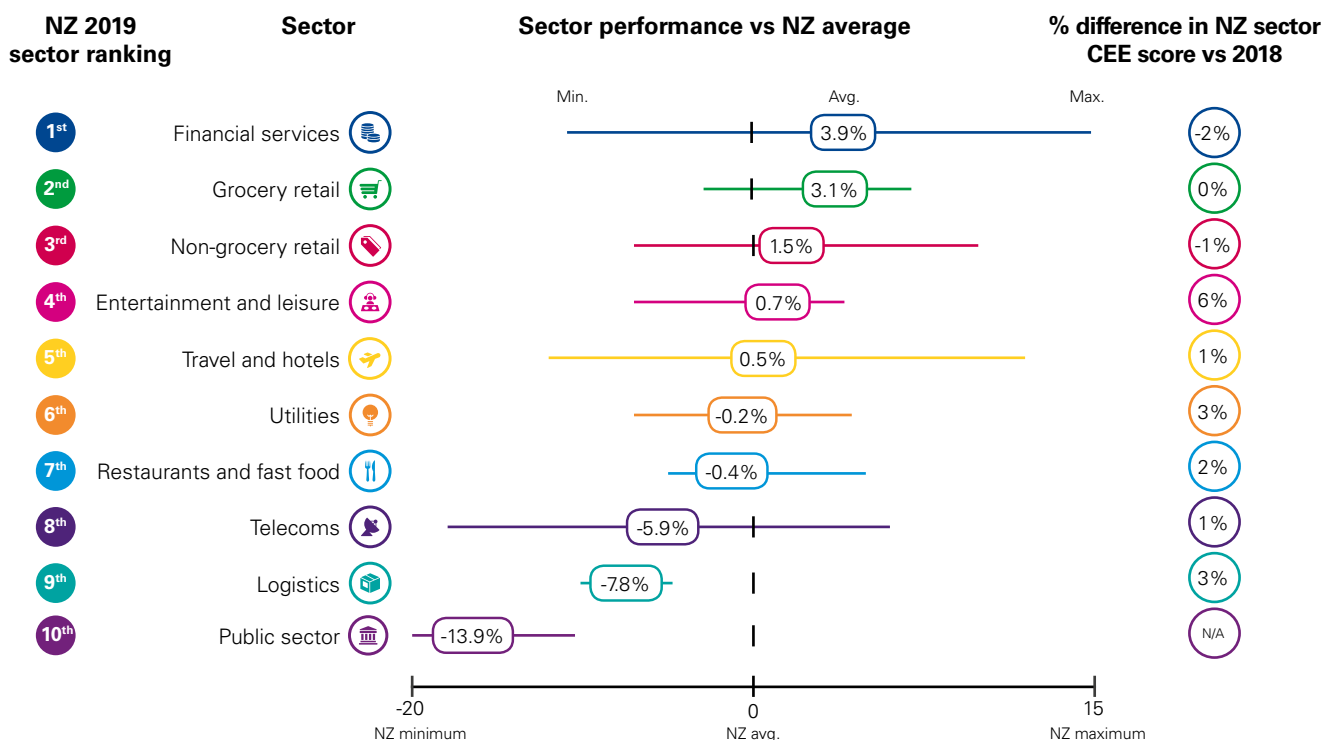
New Zealand snapshot

The 2019 research is an accumulation of over 29,000 brand evaluations from across a wide demographic, segmented throughout 16 New Zealand regions.

Financial services performed strongest in eight of these regions, while grocery retail ranked highest in four. Standout brands unique to individual locations and not in the top 10 that showed through included Domino's, House of Travel and Farmlands Co-operative Society. Considering how respondents rated brand's value for money, Skinny Mobile, Ali Express and Kmart all emerged as top ranked leaders. Overall, brands were ranked more favourably in the North Island than in the South Island, driven by some standout examples like energy retailers, where scores are 11% lower in South Island regions, compared to North Island regions. Scores were notably higher overall in regional areas when comparing New Zealand's urban and region split, reflected in specific brand groups like telecom providers, who showed much greater regional scores.

Viewing consumers' favourite brand by age band provides unique insight into the changing needs of consumers as they move through life stages. Financial Services is most important in the 55+ group, with TSB the leading brand, whereas scores skewed upwards in telecoms in the 18-24 age group, with the leading brand of Skinny Mobile.

A link between greater Six Pillar successes, with higher loyalty and advocacy measured by Net Promoter Score scores was visible in the results. However, loyalty and advocacy do not always move up or down together. Consumers rated some brands as highly likely to recommend to others, despite having a relatively low likelihood of purchasing with the brand in the future. This is an important signal for brands to diagnose, as it can result in short-term growth that is offset by high-levels of customer churn.





Top value brands in New Zealand

AliExpress +21%

Skinny mobile +20%

Kmart +19%

scores of perceived value for money*

Largest gender gap:

Vodafone
9%
greater satisfaction among female respondents

New Zealand's most satisfied customers:
Gisborne and Hawkes Bay

5.1% higher than NZ average

Favourite Brand:
Domino's

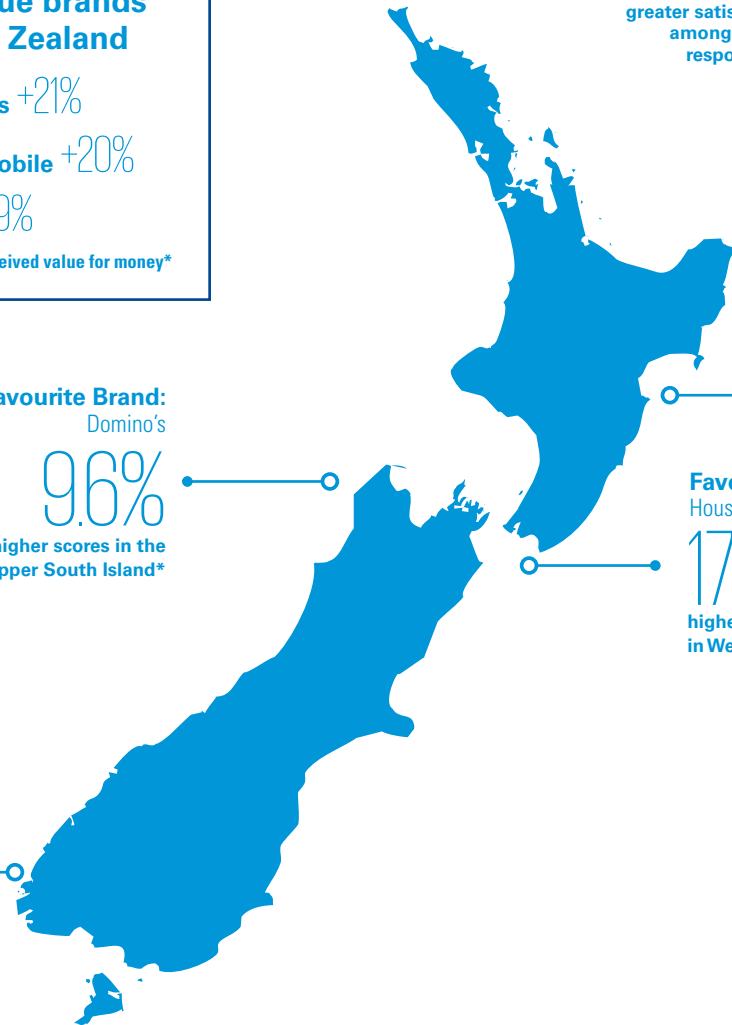
9.6%
higher scores in the upper South Island*

Favourite Brand:
House of Travel

17%
higher scores in Wellington*

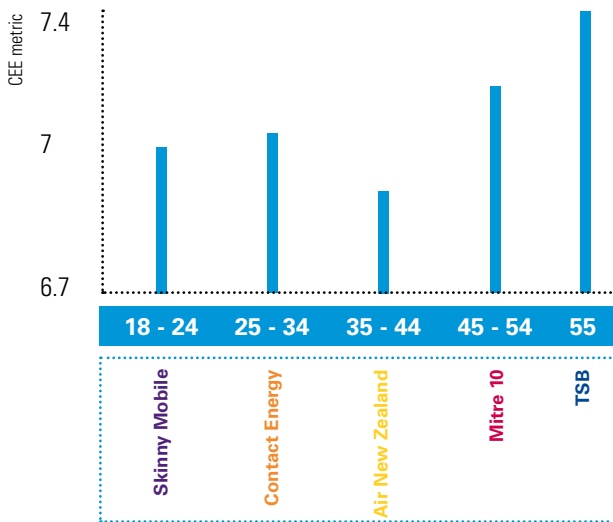
Favourite brand:
Farmlands Co-operative Society

13%
higher scores in lower South Island*



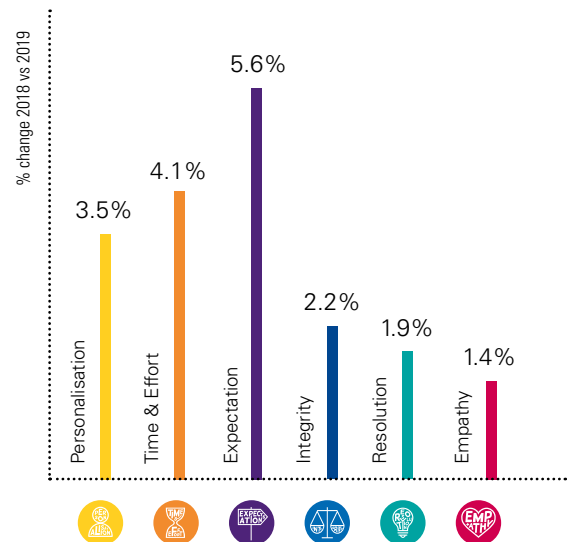
*above national average

Average score by age band



Favourite brand by age band

Six Pillar scores % change: 2018 vs 2019



Financial
services

Case Study

**1st place overall
2019**The Six Pillars:
Scores vs market average

+12%



+15%



+16%



+17%



+11%



+20%

In our experience scores greater than 5% over the market average are likely to drive significant results.

“

Doing the right thing for our customers has always been our ethos, we've never had an aggressive sales-based culture.”

– Justine St John, GM Marketing & Customer Experience

TSB

TSB, New Zealand's seventh largest bank provides banking services to New Zealanders on the same principles it was founded on over 160 years ago. Unlike other banks, TSB is owned by a philanthropic trust, where profits are invested in the communities their customers and staff work and live in.

As part of their customer-first philosophy, TSB's purpose is to help New Zealanders get ahead. They do this through focusing on the genuine needs of their customers, and taking the time to gain an understanding of who they are, their life stages, and their goals.

“TSB are great, they are the best bank I've been with for years. They value me as a customer, have great service and are genuinely Kiwi.”

– 2019 CEE Respondent

Delivering good customer outcomes is a top priority for TSB. At all levels of the organisation, TSB has removed individual sales-based incentives. Performance measures are now entirely focused on getting the best outcomes for customers. TSB also utilises a peer recognition system which gives their people the chance to highlight when someone goes over and above for customers. It is used daily to recognise individuals and reward good conduct. The recognition system clearly demonstrates to other team members how they can go the extra mile for their customers.

“Our people are empowered to truly take the time to get to know their customers, to figure out the best journey for them at TSB, to understand their needs and help them achieve their financial goals.”

– Justine St John, TSB General Manager
Marketing & Customer Experience



Defining & Delivering Customer Outcomes

“Good customer outcomes are what we set out to achieve for all people who choose to bank with us. For TSB this means going beyond excellent customer service. It’s about making sure we have the right products, systems and processes in place for our customers to meet their long-term needs.

Financial decisions are some of the biggest - and sometimes scariest - choices people will make. In order to achieve good customer outcomes, we aim to make sure people know all their options and get the right support along the way.”

– *Justine St John, TSB General Manager
Marketing & Customer Experience*

TSB has partnered with Microsoft to transform the technology platforms that support their staff and customers, including rollout of Microsoft Dynamics 365 to enhance customer service management. This helps to get the best possible outcomes for customers as it ensures they continually monitor their needs and proactively identify solutions along their customer’s financial journey.

As with many customer experience leaders in New Zealand and internationally, customer insights are core to understanding the changing needs of the customer, and are essential to success for TSB. They have recently introduced a customer resolutions specialist who carefully measures feedback from customers and identifies pain points. Leaders and managers across the organisation have easy access to rich insights, including voice of customer feedback, which they share regularly with their teams to ensure continuous improvement at every level.

Integrity and empathy, two of the most challenging of the Six Pillars to excel in for many organisations, come naturally to TSB. Customers recognise the unwavering commitment the bank has always made to its people over its long history, from continual refusal to sell to mergers, and through the strength it brings to its community focused owner, the TSB Community Trust.

“I have been a customer for 20 years and have had nothing but good service.”

– 2019 CEE Respondent



“TSB is the best bank - have been with them for 40 years, they always have done their best, especially at difficult times when changing houses. They bent over backwards to create a unique process to help us when other banks had refused us.”

– 2019 CEE Respondent



“I adore TSB. I have been banking with them for a long time now and I have never had any major issues. When I do, they respond quickly and sort my issues with no hesitation.”

– 2019 CEE Respondent



Travel and
hotels

Case Study

**2nd place overall
2019**



The Six Pillars:
Scores vs market average



+11%



+15%



+16%



+8%



+7%



+18%

In our experience scores greater than 5% over the market average are likely to drive significant results.



I travelled to India by Singapore Airlines. Professional people, luxury experience and free bus for the city tour...what else you could ask for?"

– 2019 CEE respondent

Singapore Airlines

Singapore Airlines has a rich, 72-year history of going above and beyond to deliver exceptional, highly personalised experiences. While consumers scored the airline highly for all Six Pillars, the three highest scores were for Empathy, Expectations and Integrity.

Singapore Airlines provides a world-class experience, through a culture of paying close attention to even the smallest of details. All employees, from the CEO, to the finance team, to crew members, are trained to consider how their work directly impacts the customer experience.

“Flew with them late last year and they are brilliant. We had pre-ordered kids’ meals but somehow the message didn’t make it to the flight staff. No matter, they made it work, and put together sandwiches, fruit and some wee snacks for our kids. All with a smile and fuss free.”

– 2019 CEE respondent

Over the last eighteen months, the global airline has invested further in its customer experience by establishing a dedicated Customer Experience Division, run by Senior Vice President Mr. Yeoh Phee Teik. This division is a cross-functional team of customer insights specialists, ethnographic researchers and data scientists who are responsible for dissecting every aspect of the customer experience and providing the organisation with the tools and insights they need to meet customers’ diverse expectations.

Significant investment in customer experience management systems has enabled the centralisation of customer data, collated from both qualitative and quantitative sources across every stage of the customer journey. Automated analytical systems examine how customers are navigating the booking and check-in process. Meanwhile, lounge and cabin crew staff enrich customer profiles through engagement and observation, making note of individual preferences, covering their needs, likes and dislikes. This rich collection of data allows Singapore Airlines to make strategic decisions based on trends and customer patterns, while individualised data provides the basis for personalised messaging and engagement from airline staff.

Singapore Airline's commitment to empathy and personalisation is evident in their newly launched 'myKrisWorld,' inflight entertainment system. myKrisWorld can be linked to an individual's KrisFlyer account, enabling the system to not only make predictive recommendations based on past viewing history, but also allow passengers to continue watching a movie from their last flight, picking up from exactly where they stopped watching previously.

"I was flying to Melbourne and I had a great time. The in flight food was amazing and there was a large variety of entertainment on the flight."

– 2019 CEE respondent

In New Zealand, Singapore Airlines understand that travel agents play a critical role in many customers' journeys. The airline works closely with agents to ensure consistent brand messaging and a seamless customer experience.

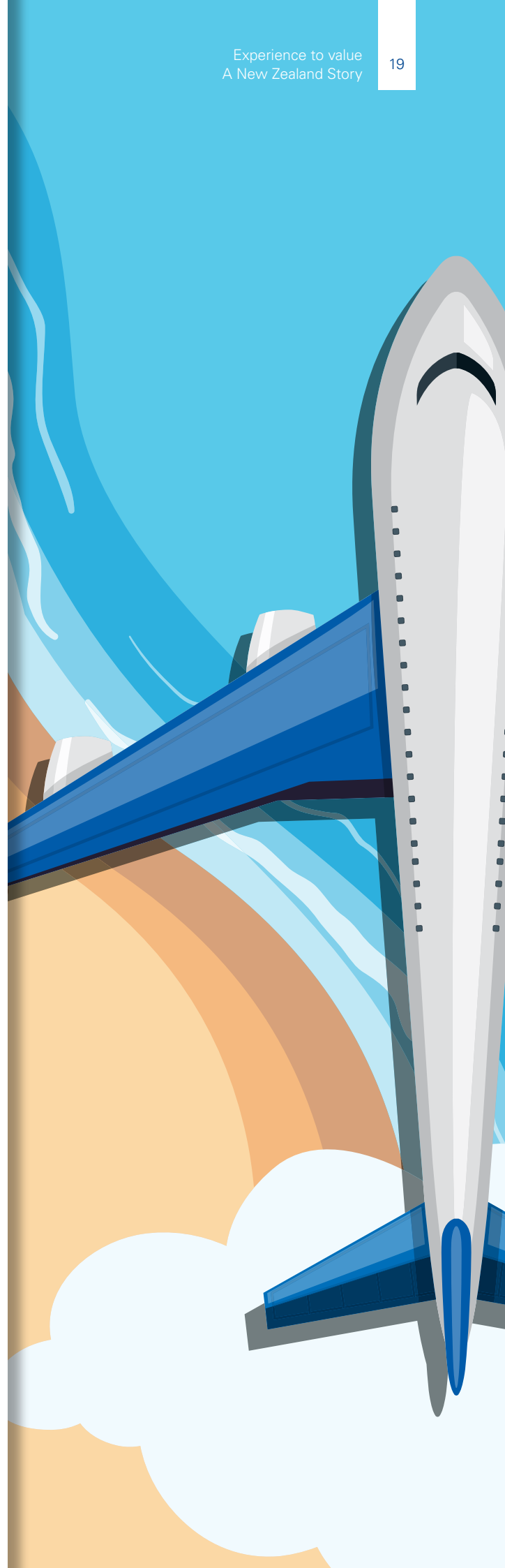
"For us the journey starts when a customer starts planning their trip and logs onto a website or walks into a travel agent. That's ultimately for us the start of their customer experience. We are looking to make sure that right from that moment, we know what that customer is looking for, what their preferences are, and then making sure that's integrated into every touchpoint going through. From the moment they finalise their booking, a welcome at the lounge, their on board experience, all the way through to when the return home,"

– Kenny Teo, Singapore Airlines
General Manager New Zealand

Singapore Airlines believes that tomorrow's customer is likely already today's customer, and understands that over time their needs may change significantly. There is an imperative on always learning more about their customers, understanding emerging patterns and finding new ways to ensure customers' expectations are being met.

"We don't underestimate the power of word of mouth or social influence, in terms of the feedback that our customers give to their friends, families and their colleagues. One person's experience with us can potentially influence four or five others when they are making their next travel decision."

– Kenny Teo, Singapore Airlines
General Manager New Zealand





Case Study

Travel and
hotels

**3rd place overall
2019**



The Six Pillars:
Scores vs market average



+9%



+11%



+11%



+8%



+8%



+10%

In our experience scores greater than 5% over the market average are likely to drive significant results.

“

Air New Zealand staff are welcoming to all customers. They have great customer services, a great way of helping people with problems that they might have, and can solve a problem without making a big deal out of it.”

– 2019 CEE Respondent

Air New Zealand

Air New Zealand, New Zealand’s largest airline, knows that its power is in its people: their success is critically linked to how customers are treated by their staff.

Carrying 17 million passengers annually, the company has worked to ensure all of their nearly 12,000 staff are engaged in providing an experience to the customer that retains a uniquely kiwi persona of being warm, down to earth, and good humoured.

“We place the importance of human connection and interaction at the forefront of our service and our people are pivotal in bringing the components of the journey together with empathy and passion for the brand.”

– Nikki Goodman, Air New Zealand General Manager
Customer Experience

An example of their commitment to this is the establishment of the Customer Connections programme. This is a training programme for their customer facing staff and works to teach staff heightened empathy in challenging situations.

Air New Zealand has found dynamic ways of expanding their digital offerings to ensure their services are at the forefront of developing technology, such as their in-app pre-order coffee feature for regular customers, while still being rooted in human engagement.

“As we continue to seek ways to enable people digitally, we won’t shy away from the fact that the moments of human engagement are a key differentiator for us. We encourage our people to simply be themselves which gives them permission to create moments of magic for our customers”

– Nikki Goodman, Air New Zealand General Manager
Customer Experience.

“Our observation is that Air New Zealand is exceptional in its ability to look at customer experience in three time windows. They consider individual transactional journeys, they care for customer experiences over lifetime relationships, and they constantly reimagine what the journey of the future will be.”

– Simon Hunter, Partner KPMG New Zealand

Air New Zealand know that the continued success of the company is based on customer loyalty, which means ensuring an exceptional customer experience will always be crucial. Air New Zealand embodies this by ensuring that the customer is always at the heart of their decision-making. They utilise customer journey mapping, human centred design, and robust customer satisfaction metrics to ensure that they design their processes and procedures to suit customer’s requirements when they travel, including when things go wrong.

Nikki Goodman, General Manager of Customer Experience, acknowledges that while they can’t always be perfect, it is how they handle tricky situations that sets them apart: “We ensure that we are upfront when things don’t go to plan. Sometimes the hardest thing to do is say sorry, we got it wrong. We ask our people to own situations and communicate with integrity.”

“Air New Zealand is our preferred airline due to their quality of service, their aircraft and their rewards program”

– 2019 CEE Respondent

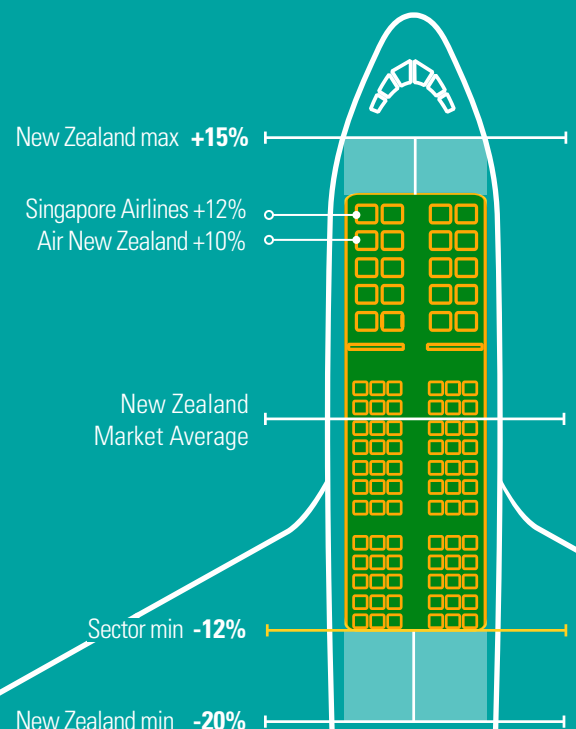
“Well maintained fleet, very helpful board crews and ground staff, well equipped and modern lounges and competitive pricing. Always my first choice of airline.”

– 2019 CEE Respondent

Singapore Airlines & Air New Zealand outpace their sector

Singapore Airlines and Air New Zealand are exceptional amongst the Travel and Hotel sector, which is relatively average as a whole. Travel and Hotels ranked 5th out of the 10 sectors surveyed with a considerable distance between the brands at the top and those at the bottom.

A commonality across Singapore Airlines and Air New Zealand’s success is that both brands obsess over customer needs and invest a considerable amount of time and resource into the science of execution.



Financial
services

Case Study

Largest mover
2019The Six Pillars:
Scores vs market average

In our experience scores greater than 5% over the market average are likely to drive significant results.

“

All the staff are so lovely and helpful, both in the branch and on the phone as well. I'm happy with all my financial products and the service I receive is amazing.”

– 2019 CEE Respondent

BNZ

BNZ recognises that to be a leader in customer experience, you must first know and understand your customer. They promise to always listen, and to always show understanding of each customer's individual needs.

As our most improved brand in 2019, BNZ experienced more improvement than any other organisation in our research between 2018 and 2019. The key drivers behind this were through the pillars of Expectations and Time & Effort. Customer comments reflected that processes are always improving and getting easier, and that constantly delivering on customer service fundamentals drives real customer confidence.

At BNZ, everyone across the bank has a responsibility to deliver outstanding customer experiences. Senior leaders from every part of the organisation get out across New Zealand at least once a quarter to talk to staff, customers and communities face-to-face. This is a consistent theme we have seen among customer experience leaders. They obsess over customer detail, and play close attention to issues that arise at the frontline. BNZ has recently introduced three new Chief Customer Officer roles, one CCO dedicated to each of their three core business units, ensuring strong customer representation at the executive table and in all decision making.

Trust is earned over time, and BNZ builds relationships for the long term, valuing the importance of being there for customers during important life events. BNZ recognises that customers' needs shift and evolve as they go through life and that in turn, what they need from their bank changes too. This lesson applies across personal and business banking, where their new Partnership Banking model focuses on delivering seamlessly for all customers, drawing on expert local knowledge across all of New Zealand's centres and regions.

“When our customers talk with us, they know that we understand what is happening where they live and operate.”

– Angela Mentis, BNZ CEO and Managing Director

To ensure customers are getting the best from BNZ, they have a robust customer resolution oversight process. Using data and analytics, they provide timely resolution while undertaking root cause analysis to identify issues that may affect other customers.

“Customer issues are an important part of constantly improving our customer experience and they are reported on across the business and to the Executive team on a regular basis. Not only do we try to resolve issues, we learn from them as well.”

– Angela Mentis, BNZ CEO and Managing Director

BNZ actively looks beyond financial services and the New Zealand market to anticipate what tomorrow’s customers will need and want. Customers expect their bank to be as easy to interact with as the other services they use every day. BNZ understands that it is paramount to stay ahead of the ever-changing expectations of their customers, and in order to do this has created new ways of working such as customer-centred design teams and rapid prototyping of ideas.

“Great customer service in store and online. Phone and app services are very good and always improving. Good competitive home loan rates.”

– 2019 CEE Respondent

“I wanted to buy a home and approached them as a loyal customer to see what they could do for me. I was astounded at how quick and easy it was.”

– 2019 CEE Respondent



Lessons from global leaders

A consistent takeaway from our interviews with CEOs and Chief Customer Officers is they recognise that what they are striving to achieve today will set the industry expectation for tomorrow, and will be rapidly adapted as standard practice.

Their response is to keep improving, by reimagining the future in three-five years and designing for that. A lot of these leaders also systematically disaggregate the whole journey into components, and look across industries for relevant insight at each stage of the customer journey and experience.

This is a powerful tool for organisations as diverse as airlines and hospitals - to break down the customer journey and actively study and adapt features of experiences from leaders like Hilton Hotels, Disney, Apple and Alipay.

These customer experience leaders increasingly leverage this approach to increase the pace and effectiveness of their improvement activities. We have highlighted a number of exemplars from the global 2018 CEE as a starter for New Zealand organisations to explore in their quest for improvement.

Note: 2019 global results will be released in October 2019.

Topdanmark

**Financial Services, Denmark
(2018 Denmark Rank 1st)**

Topdanmark focuses on helping customers maximise benefits and minimise cost. It is loved for being "fair, kind, honest and efficient."

Amazon

Non-Grocery Retail, USA (2018 Rank in top 10 in multiple countries)

Amazon leverages digital to remove the many steps and friction in every transaction and control the accuracy of delivery.

Navy Federation Credit Union

**Financial Services, USA
(2018 USA Rank 1st)**

The organisation is driven by values of integrity, commitment and service. This is enabled by the emotional link to the Navy and is supported by data analytics to capture feedback.

Alipay

**Financial Services, China
(2018 China Rank 1st)**

Alipay's digital capability enables it to understand 'all potential points of time wasting' for customers and design new solutions that address these.

Paypal

Financial Services, USA (Rank in top 10 in multiple countries)

Paypal embeds customer journey analytics throughout the transaction process to illuminate pain points.

KLP

**Financial Services, Norway
(2018 Norway Rank 1st)**

KLP strongly believes in responsible investing and ensures investments are both ethically and environmentally sound.



QVC

Non-Grocery Retail, UK (2018 UK Rank 1st)

QVC leverages digital to drive understanding and connecting with the customer. QVC has enhanced personalisation across a multitude of products and channels.

Singapore Airlines

Travel and Hotels, Singapore (2018 Australia Rank 1st)

Singapore Airlines combines a multi-year view of future journeys with use of personalised data to shape the experience of every flight and improve all experiences.

Lush

Non-Grocery Retail, UK (2018 rank in top 10 in multiple countries)

Lush connects to customers through shared personal values, personality and brand campaigns. This personalisation is magnified and lived by staff at the point of in-store service.

Netflix

Entertainment and Leisure, USA (2018 LUX rank 12th)

Netflix has rapidly evolved to flex its mix of content to reflect the needs of 140 million subscribers in 190 countries.

Hilton Hotel and Resorts

Travel and Hotels, USA (2018 rank in top 10 in multiple countries)

Hilton Hotels captures insight from multiple sources to deliver highly individualised experiences based on individual customer profiles.

Emirates

Travel and Hotels, UAE (2018 UAE Rank 2nd)

Emirates uses journey maps and continuously reassess the experience it delivers to different types of customers embarking on different journeys.

Disney Parks

Entertainment and Leisure, USA (2018 USA Rank 3rd)

Disney creates a seamless magical experience for guests. The magic is powered by process to meet and exceed expectations.

Taj Hotels, Resorts and Palaces

Travel and Hotels, India (2018 India Rank 1st)

If things go wrong, Taj staff are empowered to use judgement to fix things even when this involves significant cost.

Apple Stores

Non-Grocery Retail, USA (2018 Italy Rank 1st)

Apple is renowned for its digital leadership, but its physical stores are actually designed around a community gathering place where people feel comfortable.

Air New Zealand

Travel and Hotels, New Zealand (2018 NZ Rank 2nd)

Air New Zealand transformed their culture from “we fly planes” to “we fly people” to connect NZ to the world. Data and customer insights drive innovation that is used to understand future needs and meet expectations with discipline today.

SF Express

Logistics, China

SF Express is one of the few logistic enterprises with a high CEE rank. Resolution is driven by driver culture and emphasis on going above and beyond to fix problems at speed, and “fast claims settlement for refunds.

Farmlands Co-operative Society

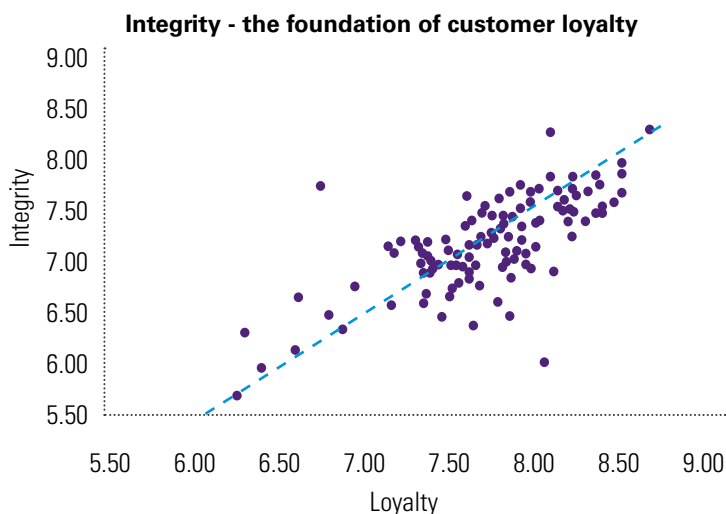
Non-Grocery Retail, New Zealand (2018 NZ Rank 1st)

Farmlands does not see itself as a retailer but rather a way of life where customers are shareholders who are mutually interdependent. Shareholder-customers feel personally known in their local stores.



Building trust and delivering good customer outcomes

This year's research highlights the strong link between the Integrity pillar, which measures the extent to which customers trust organisations, and customer loyalty. The below diagram illustrates that, with very few exceptions, the brands who score highly in Integrity also have an extremely loyal customer base.



Increasingly, we're seeing that customers are drawn to organisations that display values and convictions beyond simply making money. They seek organisations that communicate their core beliefs openly and credibly, that are built around a compelling purpose, and where the 'why' and the 'how' is as important as the 'what'.

Customers form trust based on their overall experiences, not just their short-term immediate experience, but rather the long-term experience and outcome they ultimately receive. Trust is built slowly, over every interaction, touchpoint and social media post. For organisations who get it right, they prove that they do not take advantage of customers and stay true to their brand promise ensuring their brand is the sum total of its words, deeds and operating philosophy.

For New Zealand organisations, this means looking beyond quarterly earnings statements and having conviction that doing right by customers (which doesn't always pay in the short-term) will ultimately create a win-win-win scenario where the customer, organisation and society all come out ahead.

The Conduct Spotlight

The focus on behaviours and conduct of organisations in the financial services industry has been significant over the last year, and in New Zealand, for banks and insurers particularly.

However, if we look overseas at the issues seen in industries ranging from technology to aged care to food and beverage, it is reasonable to anticipate that regulators will shine the conduct spotlight on other industries at some point sooner than later, especially at industries with greater numbers of vulnerable customers.

It is fair to say that regulatory expectations have not changed, rather, the current environment has focused the spotlight. Successful organisations must put customers at the centre of everything they do, to demonstrate not only to regulators, but to customers and the public; that they are consistently delivering good customer outcomes.

Successful organisations are proving that they are aware of what the community, and their customers, expect from them, and continually adjust their behaviour to deliver good customer outcomes and avoid falling short of these expectations.

“Trust is a two-way street that requires organisations to put themselves in the customer’s shoes and consider long-term customer outcomes.”

-David Clay KPMG New Zealand
Pricing & Analytics Lead

The 2019 CEE data shows that the brands who prove trustworthiness in the eyes of customers and the community will receive their reward in a passionately loyal customer base who votes with their wallet.

Customers want to know that when they approach a provider, they will not walk away having purchased products that they do not need, or that they do not understand.

In the FMA/RBNZ’s joint review of bank conduct and culture, they defined delivering good customer outcomes as being “how the bank has embedded a customer-centric perspective in the design and delivery of their products and services to ensure customers understand the products and services they are receiving, and that these are appropriate for them on an ongoing basis.”



Spotlight on: TSB

TSB has the highest overall score in Integrity and a passionately loyal customer base. It is no accident that the bank performs well, given that Integrity and good customer outcomes are top priorities for the bank – so much so that they removed all individual sales incentives and refocused performance measures on getting the best outcomes for customers.

Seven key steps to delivering good customer outcomes

Integrity and its outcome, trust, are the foundation of any good relationship. But how do leading organisations build and engender trust? There are a few critical steps:

- 1. Commit:** A long-term commitment to good customer outcomes is required - from the Board down - to drive meaningful, lasting change.
- 2. Define:** Clearly define what a good and bad customer outcome is, taking into account your brand promise and broader operating environment.
- 3. Identify:** Identify key lead and lag indicators of potential customer outcome issues.
- 4. Measure:** Provide transparent data throughout the organisation that is personalised to employee role and responsibility.
- 5. Prevent:** Determine the actions that can be taken to fix the root cause and prevent future issues from occurring.
- 6. Resolve:** Establish a plan to urgently and empathetically resolve any customer issues that do occur.
- 7. Deliver:** Build a customer-centric culture that does not reward chasing ‘bad profits’.

The insight ecosystem

The most successful organisations proactively respond to and shape customer needs by using research, data and analytics to drive customer-centric decision-making across the entire business.

The insight ecosystem captures the multiple elements that play a role in compiling, managing and activating insight. It illustrates the role of the insight department: increasingly as the facilitators of the insight into action process. In its totality, the insight ecosystem is a best practice set of structures, people and processes that translate empirical evidence into economic success.

The insight ecosystem operates on three levels:

Integrates data: Curating and organising data around defined business requirements.

This includes acquiring insights from internal and external sources, including traditional research, (e.g. feedback, surveys etc) and digital sources (behavioural, social, operational etc.) This describes how data is organised and stored in a consolidated way, combined to meet business requirements and efficiently accessed.

Insights action: Using prescriptive analytics and business understanding to focus activities.

The methodologies, analytical techniques and frameworks that are employed to guide the business to the right actions. Swelling stockpiles of data, advanced analytics and intelligent algorithms are providing organisations with powerful new inputs and methods for making all manner of decisions.

Ignites growth: A culture and environment where insights are used to guide activity.

From the right governance, through to 'closing the loop' operationally, to how change portfolios are strategically managed around customer requirements. This describes the organisational commitment to using insights in the right way.

The insight ecosystem is a logically designed set of connections and standards integrating each component in the insight value chain to meet stakeholder needs.

In combination, it provides the orchestrated management of data, action and outcomes to address the challenges insights team often face.

Tomorrow's insight driven organisations

Organisations will need to be able to manage and react to customer insight in real time, which requires new, more agile operating models. It requires insight departments that manage the insight ecosystem and the deployment of insight across the organisation and a new breed of insight professional: more extroverted, more challenging and more consultative.

The new technologies such voice to text, real time sentiment analysis and intention prediction will demand a constant stream of customer data which needs to be organised, made sense of and acted upon.

Increasingly the unit of analysis and the vehicle for implementation of insight driven contact will be the customer journey. Firms will have to learn how to manage and utilise the insight generated and consumed by these innovations across the customer journey.



Spotlight on: Singapore Airlines

Few organisations do more than Singapore Airlines to create a customer-centric culture that involves continual insight capture. Lounge and cabin crew are constantly observing customer behaviour and making note of individual preferences so that they can continuously raise the bar on the experience they provide.

Closing the loop – customer recovery

Within large organisations there is imperative to connect the insights of frontline experiences with wider organisational improvement. The inner loop which operates at the local level is focused on customer recovery and learning and improvement. Negative feedback prompts the local team to re-contact the customer and address the issue. Speaking to the customer enables the team to see the issue from the customer’s perspective and gives insight as to how effect local improvements. It has the effect of improving the customer culture amongst local teams.

At the strategic level the outer loop enables central staff team to identify the systemic issues experienced by multiple customers and, using root cause analysis, diagnose the issue and develop solutions. The continual monitoring of feedback then enables the central teams to monitor the effectiveness of those solutions.



Improving customer journeys

Journey mapping is a technique that breaks down a qualitative experience into a series of logical steps, usually in the form of a visual 'map'. It's not just a tool for marketing or the customer experience department. In our research and as practitioners, we've seen journey mapping and customer experience insights successfully applied in a number of ways, including:

- CEOs using customer journeys and insights to set strategy and future-proof.
- Sales leaders using customer experience insights to improve customer retention and win rates
- CFOs using customer value mapping to optimise resource allocation
- Front-line staff using the Six Pillars as guide for daily customer interactions
- COOs using customer journeys to improve efficiency and realise cost savings
- CIOs building 'experience requirements' into new technology development
- CHROs mapping employee journeys to improve collaboration and culture

However, journey mapping can result in identifying hundreds or even thousands of pain points and opportunities, often leaving decision-makers overwhelmed and without a place to start. Organisations must maintain clearly defined objectives and utilise a methodical way to prioritise improvement opportunities and move them through to execution.

For an organisation to achieve success at scale, it requires a clear vision and a long-term commitment to customer experience from the entire organisation. When this happens, the organisation can design their operations around the customer and utilise technology and insights to provide the right differentiated experiences across the Six Pillars.

Journey map considerations

Customer steps

What steps does the customer go through within each stage of their customer journey?

Operational processes

What must the organisation do to deliver for the customer at every step?

Emotional map

What is the customer's emotional reaction and how does it impact their journey?

Economics

Which parts of the journey provide the most - and least - value to the customer and the organisation?

The Six Pillars

What could be improved for each of the Six Pillars at every stage of the customer journey?

The employee experience

It's not just customers who have journeys. Employees do as well. From micro-level onboarding journeys when they join an organisation and macro-level journeys that span years and careers. Understanding employee journeys enables organisations to provide the right tools, insight and training that employees need to deliver exceptional customer experiences.

Customer journey



Exemplars

Singapore Airlines

Skinny Mobile

TSB

New World

Air New Zealand

Mighty Ape

Netflix

Customer experience enablement

Feedback Management

Customer journey analytics, customer experience economics

CRM

Real time customer profile management, CVM

Event stream processing

Pattern recognition, predictive analytics, anticipatory service

Core customer systems

End-to-end customer journey process support, knowledge base, digital and social media

Macro and micro customer journeys

As part of a customer – organisation relationship, macro and micro journeys take place at many levels. The macro-level is the customer’s journey that takes place across an entire experience or lifetime. This journey usually spans beyond a singular relationship and may include multiple organisations and individuals. Micro journeys are those that can happen in a singular moment within a human-to-human interaction. To understand the full influence on the customer, organisations should “zoom in and zoom out” on the journeys that exist within and beyond what is seen as typical customer experience.



Spotlight on: BNZ

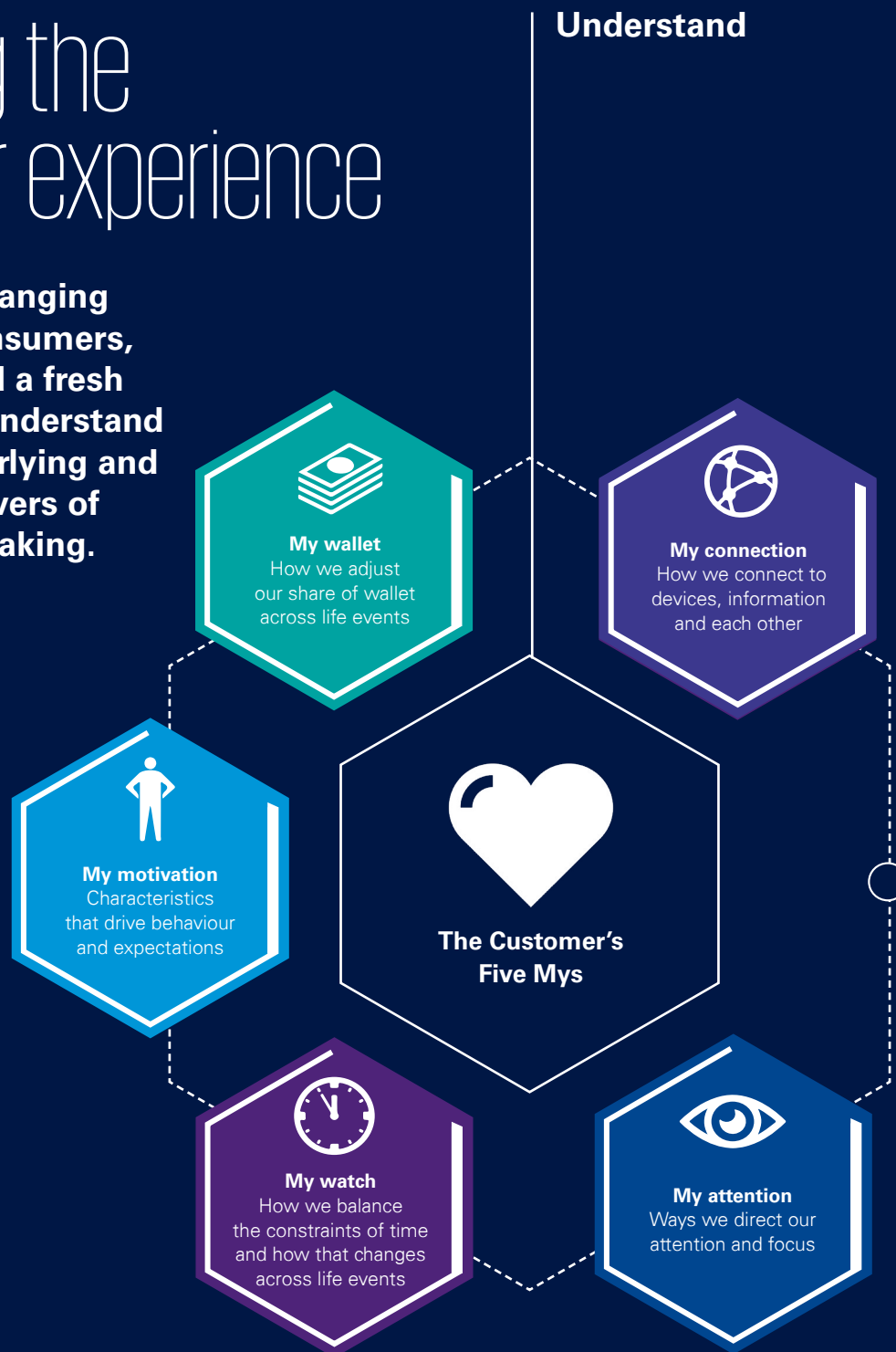


BNZ recognises the value of making things simple for their customer. “At BNZ we’re driving a customer-centred transformation programme, undertaken on the basis of ‘making it easier’, where initiatives such as ‘Selfie Sign-Up’ mean you can now become a BNZ customer without entering a branch - using only your smartphone.”

– Angela Mentis, CEO and Managing Director, BNZ

Activating the customer experience

Faced with ever-changing customers and consumers, organisations need a fresh approach to help understand the complex, underlying and interconnected drivers of human decision-making.



The Five Mys

It is the combination of the Five Mys that generates richer stories, analysis and insight into consumer's unmet needs, the trade-offs they are making, and the totality of factors influencing their decisions across all aspects of their lives.

How these factors work in concert across the different life stages and life events of a consumer is the key to unlocking real insights, and understanding not just the consumer of today, but predicting what will drive the consumer of tomorrow.

The Connected Enterprise

High-performing organisations recognise that to become truly customer-centric – and deliver experiences that create value for both the customer and the company

– they need to connect their understanding of the customer right through to all their internal capabilities.

Engage



Personalisation



Integrity



Expectations



Resolution



Time & Effort



Empathy

Execute

Brands



Product, pricing, and customer strategy

The ability to deliver relevant, valuable and consistent products, services, experiences, pricing and offers that are targeted to their intended customer segments.

Experience centricity

The ability to design and deliver a seamless and personal customer experience that continually meets evolving expectations across all physical and digital touch points to drive engagement, satisfaction and loyalty. Experience centricity applies to prospects, customers, employees and partners.

Products/ services



Responsive supply chain

The ability for a customer to select, receive and return products/ services when, where and how it is convenient for them and in a way that is enabled through advanced, analytics-driven demand planning, inventory management distribution.

Partnerships alliances and vendor management

The ability to effectively leverage third-party entities to increase speed to market, reduce costs or supplement capacity gaps to deliver on the customer promise

Interactions



Advanced data and analytics

The ability to harness and use data, analytics and insights to engage and execute in a thoughtful and orchestrated manner across all touch points while also protecting customer data integrity privacy and security.

Technology architecture and enablement

The ability to leverage technology systems and experience to effectively and efficiently deliver cross-channel experiences, provide employee with enabling tools and synchronise with partners and the broader digital ecosystem.

Seamless commerce

The ability to deliver a convenient, secure transaction experience that meets customer preferences while ensuring payment technologies are integrated and provide a consistent experience across channels.

People



Organisation alignment and people

The ability for an organisation to marry outside-in customer perspectives with inside-out experience management processes and capabilities, including top-down executive vision, cultural alignment, matrixed and agile organisational structure and integrated, aligned performance management.

Experience to value

Our New Zealand analysis, complimented through discussion with industry leaders here and across the globe, has identified key lessons for creating the experiences of trust and connection that lead to value in a changing world.

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1. Customer Experience Excellence requires a whole of organisation focus, spanning from business strategy to front-line execution.



2. The organisation of today may not be fit for the purpose of delivering the experience of tomorrow.



3. Organisations need a combination of the elements of disciplined execution and trust. This requires a deeply personalised understanding of customer life and event journeys across the Six Pillars.



4. Organisations need a long view of future experience, that responds with agility to both the changing customer and rapid changes and innovations being rolled out by the global CEE leaders every day.

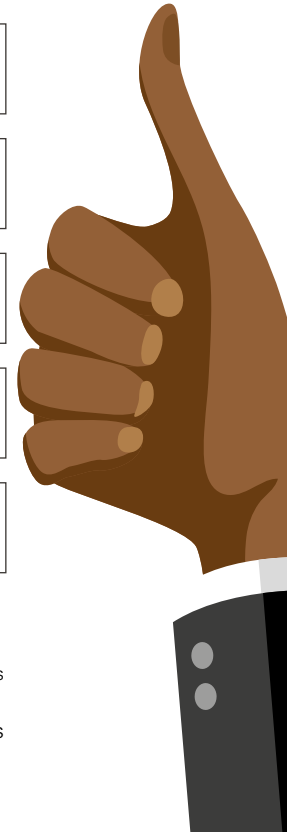


5. The obsession with customer must be aligned with the economic analysis needed to successfully and profitably serve the current customer and future growth.

New Zealand hall of fame

01 TSB 	02 Singapore Airlines 	03 Air New Zealand 		
	04 Mighty Ape 	05 Mitre 10 		
06 Unichem 	07 Kiwibank 	08 PAK'nSAVE 	09 BNZ 	10 New World
11 AA New Zealand 	12 Farmlands Co-operative Society 	13 Countdown 	14 Skinny Mobile 	15 Life Pharmacy
16 AA Insurance 	17 Bunnings Warehouse 	18 ANZ Bank 	19 Farro Fresh Food 	20 Paper Plus
21 Farmers 	22 The Warehouse 	23 Health 2000 	24 ASB Bank 	25 Hell Pizza
26 Barkers 	27 My Food Bag 	28 Briscoes 	29 Netflix 	30 Warehouse Stationery
31 Kmart 	32 Mercury 	33 Flight Centre 	34 Tank Juice 	35 Macpac
36 Subway 	37 Southern Cross 	38 Mad Butcher 	39 Christchurch International Airport 	40 Rialto Cinemas
41 Event Cinemas 	42 Z Energy 	43 AMI Insurance 	44 Caltex 	45 Whitcoulls
46 Westpac 	47 Kathmandu 	48 Trade Me 	49 Noel Leeming 	50 Hallenstein Brothers

- Financial services
- Non-grocery retail
- Grocery retail
- Travel and hotels
- Telecoms
- Entertainment and leisure
- Utilities
- Public sector
- Restaurants and fast food
- Logistics



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