



The Value for Money Economy Meets the Connected Customer

**The Romanian Customer
Experience Excellence Report**

2021

KPMG in Romania

Foreword



Welcome to the third edition of the Customer Experience Excellence report for Romania. We are glad to present to you the latest trends on our market, across a substantial number of customer related indicators and metrics, and support the growing efforts of the local business community to become more human centric and client focused during a time of profound social and economic change.

With the re-opening of the Romanian economy we have had a chance to understand what the “new reality” looks like locally and we are continuously picking-up signals of change. As many social and economic activities have been resumed, consumers have returned to many of their past, pre-pandemic activities (e.g. dining out, visiting shopping malls, going to gyms etc.).

Several trends brought by the pandemic, however, are still in place and actually gaining more ground. This is particularly the case for e-commerce, which is expanding exponentially in areas such as restaurants, as well as food and grocery retail.

COVID-19 has had, and continues to have, a polarizing effect on consumers’ finances. Some have been more affected than others and brands will have to better understand the needs of the various groups via segmentation and psychometrics.

In addition, delivery-focused business models have started to pile pressure on traditional players, as these models prove challenging for incumbents from a cost of doing business perspective (e.g. low profit margins are hard to adapt to because of the legacy infrastructure, or the lack of capital available for investment in such models). One other trend is the acceleration of discounting as a business model.

Actually, the key-words describing this year’s Romanian CEE analysis are “value for money”. The

pandemic has influenced many aspects of customer behavior. For example, we have seen increased attention being given to spending patterns.

Many brands have reacted to this change and designed products/services and related interactions to deliver the best value possible, as they have been battling for a lower overall amount of spending by consumers. At the same time, in the past year, traditional discounters have also worked on improving their customer engagement tools and platforms, raising their CX game consistently.

The champions of this year’s Customer Experience research are basically driving their customers’ loyalty by proving that you can get good value for a fair amount of money (looking just at the top 3 brands on this market, value is at the core of their business model). Out of the top 20 brands ranked according to their CEE score, 17 have also received the best value for money score across the whole market. There is huge potential for disruption of traditional models, which will especially affect those brands that do not offer an excellent customer experience.

In a previous edition of this report we discussed how CX based strategies and related investments can shield a business from entering into price wars and help it to secure its market share against organizations focusing mainly on cost leadership strategies. Indeed, this is even more true today and, in addition, with customer choice being an increasingly important factor in the value chain, companies should strongly focus on revisiting the strategy side of the business, especially their operating models.

In 2021 a new category of player has been emerging, one that is starting to challenge even the most established CX champions: they are the discounters focusing (strategically) on providing good to great customer experience. What is the common denominator uniting these companies? They have an

entrepreneurial mindset, they are agile, they have streamlined processes, they use technology and are connected around customers' changing behaviors.

These types of player are disruptors, since they ideally position themselves to provide value products and services, as well as having a deep focus on their customers, thus putting pressure on competitors to rethink their strategies and even their entire business models. Several current trends such as rising energy prices, rising inflation and the fourth wave of the pandemic will put growing pressure on household budgets. This is likely to strengthen the position of this new type of player.

This year it is even more evident than in 2020 that relying on a historical understanding of customers and assuming you know what they think and are feeling is more dangerous than ever before, as COVID-19 has led many to change their outlook and reprioritize.

The use of data and analytics is a must in order to understand intentions and actions and to monitor the changes of purchasing and interaction patterns. The good news is that the right tools are out there for those seeking answers to the question of where, how, and why consumers open and close their wallets.

In addition, what we see on more mature markets in Europe is that digital transformations can be achieved successfully if one knows where to start and what to focus on. Locally however, while many companies are thinking about or even attempting complex projects, quite a lot lack the basic understanding that such a process is not merely about product or service push, but is customer driven.

For instance, many traditional bricks and mortar retailers faced with diminishing profits from

online competition are opening digital channels assuming that their current customers on the physical channels will simply follow them online and continue to buy.

This is a rather limited approach, as companies first need to understand granularly their customers' motivations and patterns when accessing available channels, and further tailor in detail the related interaction/experience in terms of processes, people and technology deployment.

We invite you to go through the report and hope you enjoy reading it. As always, we are an email away if you would like a more specific conversation on the topics of interest to you.



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The Romanian Market Overview

In many ways, it has been a transformative year. The new reality has triggered significant changes in consumer behavior as concerns for health, safety and the economy have steadily grown.

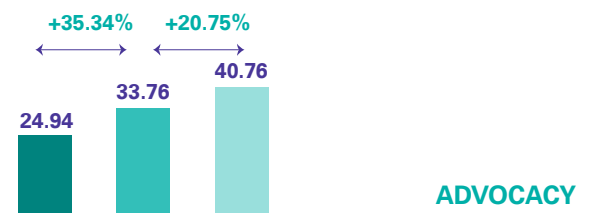
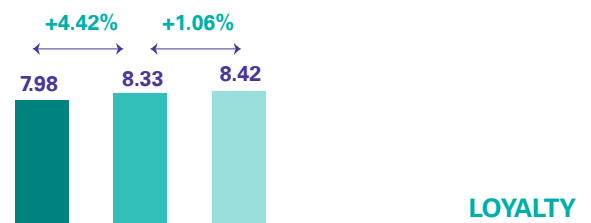
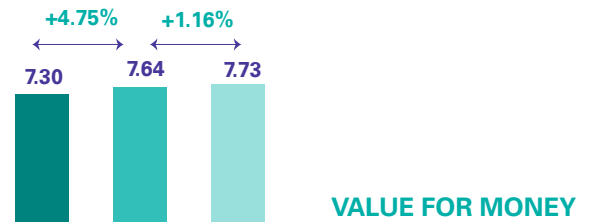
Companies have had to re-learn how to engage with their customers and create comfort in each interaction. This situation is reflected in this year's market score.

Compared to the previous year, the market grew at a slower pace. While Time & Effort continues to register the highest score, the biggest increase was on the Empathy and Resolution Pillars, highlighting the efforts companies made to be closer to their customers and stay true to their word.

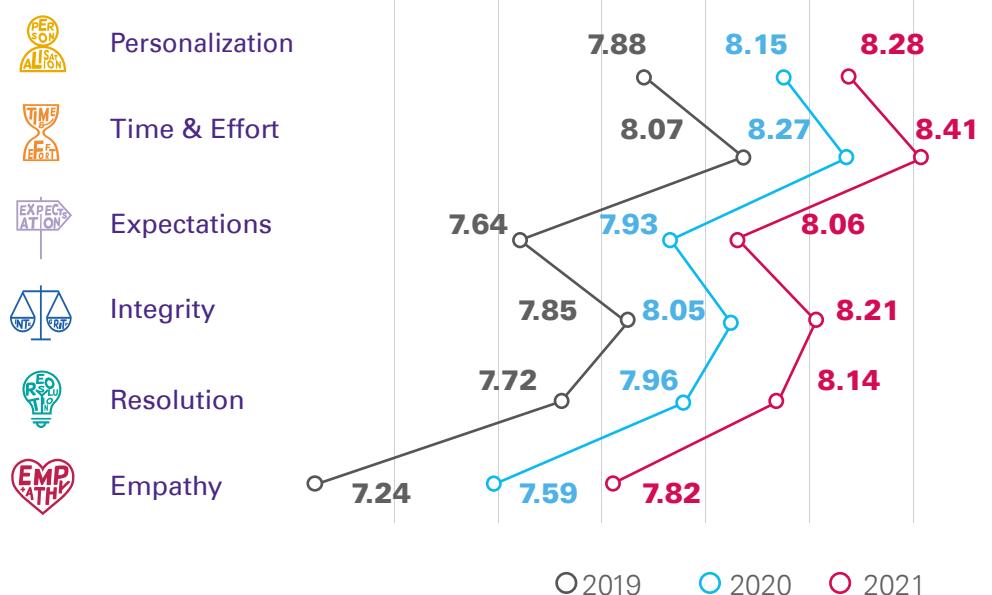
Complementary to these results, the Loyalty and Value for Money scores registered marginal growth, indicating a willingness for customers to invest in those brands where they feel valued and which pay attention to their needs.

Looking back at our first edition in 2019, the market

has undoubtedly made robust steps towards improved customer experiences. Time and Effort continues to be the leading pillar, signaling the progress that companies are making towards providing fast, easy access to their products and services. Nonetheless, there is still work to be done in understanding the consumer and creating value propositions that not only meet demands, but also deliver on promises, as demonstrated by the scores for the Empathy and Expectations pillar.



● 2019 ● 2020 ● 2021



The Market at a Glance



Time & Effort remains the top pillar on the Romanian market, while Empathy had the highest score increase.



Restaurants, Fast Food & Food Delivery is the best performing sector with a Customer Experience Excellence (CEE) score 4% above market average.



McDonald's registered the highest increase in ranking and is up 25 places.



CEZ registered the highest CEE score increase (+1.01 points).



Companies in the travel sector are doing very well: Blue Air achieved the highest Value for Money & Advocacy scores on the market, while Bolt registered the highest Loyalty score.

Building a New Reality for a New Customer

A Global Perspective¹

It has been a whirlwind year, one which brought significant shifts in society as customers are re-evaluating their lifestyle. A new type of customer is coming forward – one who is more financially constrained, digitally aware and less impulsive in their decisions. For many organizations, this situation is an opportunity to rekindle the relationship with their customers, tuning in to this new reality and actively learning about their new needs.



-21%

**spend across all
categories in the
next 6 – 12 months
vs. pre-COVID levels**

36%

**prioritize savings
over spending**

20%

**want to stay at home
as much as
possible**

32%

**think the impact
of COVID
will last more
than a year**

43%

**feel vulnerable & anxious
about their
financial security
in 2021**

¹Source: Responding to Consumer Trends in the New Reality, KPMG (2020); Me, My Life, My Wallet, KPMG (2021);

Global Trends



Savings are the new norm

All customers expect a decline in their spending in the next 6 – 12 months, irrespective of how financially secure they feel. As savings are becoming a priority, all financial segments see value for money as a key purchase driver.

The predicted net drop in spending ranges from -8% for the financially secure segments and can reach up to -35% for those who feel financially overwhelmed. Customers declare they will cut down on non-essential shopping primarily.



Brand trust is becoming a challenge

Brand trust had reached a low point this summer compared with pre-COVID-19 levels. Customers are becoming significantly concerned about their safety and about the values of companies.

Globally, travel, tourism, entertainment and leisure registered the biggest decrease in trust. Nonetheless, companies across all sectors have to step up and promote a sense of purpose, while also addressing core safety needs of their customers.



Digital is at the tip of a finger

In-person interactions have decreased significantly in the last year and digital channels have filled the gap. Of the 43% of customers who used face-to-face channels pre-COVID, 1 in 3 have now switched to digital interactions. This holds particularly true for Non-Grocery Retail, as 42% of customers are now using digital channels.

Besides safety, digitalization comes with an extra benefit – the hassle free experience of shopping online and the ease of finding the needed products (as noted by 39% of customers).



New habits are shaping up

Working from home means new routines – not only in terms of work / life balance, but also in terms of lifestyle. 13% of consumers declared they have moved home as a consequence of the new situation. Net confidence in walking and cycling is up by +9%, while confidence in public transportation has fallen to -37%.

While some customers predict they will prefer to continue working from home in the future, they are not giving up on their travel plans, though they are shifting to destinations which are closer to home.

The 6 Pillars of Customer Experience Excellence in the New Reality



↑ Integrity (+2%)

Corporate integrity and its outcome, trust, are a key area of focus for the leading companies. Building trust comes with the commitment to build purposeful relationships, based on shared values, moving CSR to the forefront.

The rapid uptake in e-commerce across all age groups is also beginning to raise concerns about data security and privacy, with consumers and organizations alike paying more attention to safety. As companies invest in customer engagement programs, they are also taking a deeper look into cybersecurity.



↑ Resolution (+2.2%)

Problem solving is not just about problems anymore. Companies are shifting focus on customer lifetime problems, both as a source of innovation, but also as a mechanism for extending a trusted relationship.

This involves a combined approach through which companies are looking at pain points in life as well as pain points in their processes and the impact of both on the resulting customer journeys.



↑ Expectations (+1.6%)

Connected journeys, seamless transitions across channels and integrated, end-to-end experiences which are tailored to their needs – these are some key aspects consumers now expect. Expectations are also becoming increasingly fluid, as consumers expect their best experiences to be replicated across brands, especially with the uptake of new digital solutions.

Customer feedback is becoming essential, both in terms of understanding the new expectations, and in identifying how the company is performing compared to its competitors.



Time & Effort (+1.7%)

Effort and loyalty are inextricably connected: the easier an experience is, the less physical, emotional and cognitive effort it takes, the more likely a customer is to continue purchasing. With the rise of e-commerce and with next day or even same-day delivery becoming the norm, customers are beginning to expect quick and reliable services.

Time and effort, however, does not solely relate to speed. Companies need to learn to adapt experiences to customer objectives. Sometimes, customers want quick access to products, at other times they want to browse and see what they are inspired by or evaluate more options.

There is an increasing fusion of online and offline experiences, for example as customers may browse online and buy in a physical outlet, or the reverse.



Personalization (+1.5%)

Personalized experiences are powered by advances in technology, data, and analytics. These tools can help to create a more engaging experience at each stage of the buying process, focusing on the channels which the individual customer prefers. However, personalization is about so much more than just technology.

True personalization empowers customers to feel equipped to handle whatever comes next, to feel in control and successful. Companies are positioning themselves to actively contribute to the success of their customers and improve their quality of life, which requires a deep understanding of their underlying needs and a human centric approach to designing experiences that match them.



Empathy (+2.9%)

Besides seamless interactions and ease of use, customers are increasingly looking for the psychological satisfaction of a human connection. They want to deal with companies that show they care and that are investing in understanding their needs and coming up with sensitive solutions to their problems.

Knowing when a customer needs human to human interaction and needs emotional connection can make the difference in creating a strong, long lasting relationship.

Organizations are beginning to operationalize empathy; it is becoming a core competence when it comes to user experience design and improvement.

Sector Performance



Fast Food & Food Delivery

CEE Score: 8.48

Sector ranking change vs. 2020 : +1
CEE score change vs 2020 : 0.30

1

2

Non-Grocery Retail

CEE Score: 8.26

Sector ranking change vs. 2020 : -2
CEE score change vs 2020 : 0.05

3

4

Logistics

CEE Score: 8.10

Sector ranking unchanged vs. 2020
CEE score change vs 2020 : 0.20

5

6

Telecoms

CEE Score: 7.84

Sector ranking change vs. 2020 :-1
CEE score change vs 2020 : 0.05

7

8

Travel

CEE Score: 8.32

Sector ranking change vs. 2020 :+5
CEE score change vs 2020 : 0.61

Financial Services

CEE Score: 8.19

Sector ranking change vs. 2020 :-1
CEE score change vs 2020 : 0.07

Grocery Retail

CEE Score: 8.06

Sector ranking change vs. 2020 :-2
CEE score change vs 2020 : 0.05

Utilities

CEE Score: 7.65

Sector ranking unchanged vs. 2020
CEE score change vs 2020 : 0.02

This year's sector ranking reflects a global trend: while consumers are indeed more cautious with their spending, as financial security becomes a top concern and value for money a key purchasing driver, people do not want to give up their holidays, leisure and free time activities.

This is partly reflected in the very high scores the Restaurant, Fast Food and Travel sectors have received this year. Time & Effort, Personalization and Integrity are driving the performance of the two sectors this year.

Non-Grocery Retail, the largest sector in terms of the number of brands, comes in third this year, featuring 32 of the 54 brands positioned in the first half of the ranking (there are a total of 119 brands ranked in our table this year). Time & Effort is the driving pillar for the sector in 2021.

We will deep-dive into each of the sectors' results in the following pages of this report.

2021 Hall of Fame

This year's top 10 is a surprisingly fresh one and it is a result of several concurring factors:

- The reopening of the economy, which meant that more brands could resume/increase their customer interaction², an aspect that was severely affected at start of the pandemic, mostly due to the lockdown.
- Increased customer interaction on online/digital channels
- The increased dominance of value based propositions - the top 3 brands this year, Farmacia Tei, 5toGo and Bolt have "value" at the core of their business models and propositions.

that are increasingly becoming more customer friendly.

RANKING	BRAND	CEE SCORE
1.	FarmaciaTei.ro	8.99
2.	5 to go	8.89
3.	Bolt	8.82
4.	Netflix	8.77
5.	IKEA	8.72
6.	Bringo	8.64
7.	Allianz	8.63
8.	Notino (Aoro.ro)	8.62
9.	Groupama	8.61
10.	Zara Home	8.57

Having two insurers ranked in the top 10, Allianz and Groupama, explains a signal we have been picking up continuously since the start of the pandemic crisis, i.e. clients are increasingly aware of their personal risk and safety and that of their families, an aspect that has a direct impact on core values, as well as buying priorities.

The only two companies which remain in the top 10 this year compared to last are IKEA, which moves up two places to 5th, while Netflix moves up one place to 4th.

The ranking this year is also a sign of how rapidly customers' perceptions and priorities can shift; there is an unprecedented level of change that demands an equally rapid response in how firms approach their business strategies.

² The brands not ranked in 2020 did not meet the required 100 response threshold on time in order to be validated by our methodology; this was also a result of reduced customer interaction.

1 Restaurants, Fast-Food & Food Delivery

Sector Champion

5 to go
CEE Score: 8.89

Highest CEE score increase compared to last year

McDonald's
(+0.45) = 8.49

Highest YOY Pillar Increase

Empathy (+4.8%)



Three sub-sectors are part of this sector, i.e. Fast Food, Food Delivery and Café/Coffee Shops. While the very good scores obtained by the sector can also be attributed to the reopening of the economy, the players here have been working hard to demonstrate they are safe and compliant with government guidelines.

They reacted quickly, with innovative solutions and adapted their operational models. Apart from the very good results under the 6 Pillar assessment, most brands have also scored very well in terms of Value for Money perception, Loyalty and Advocacy.

Many have begun to adapt their operational strategies and implement

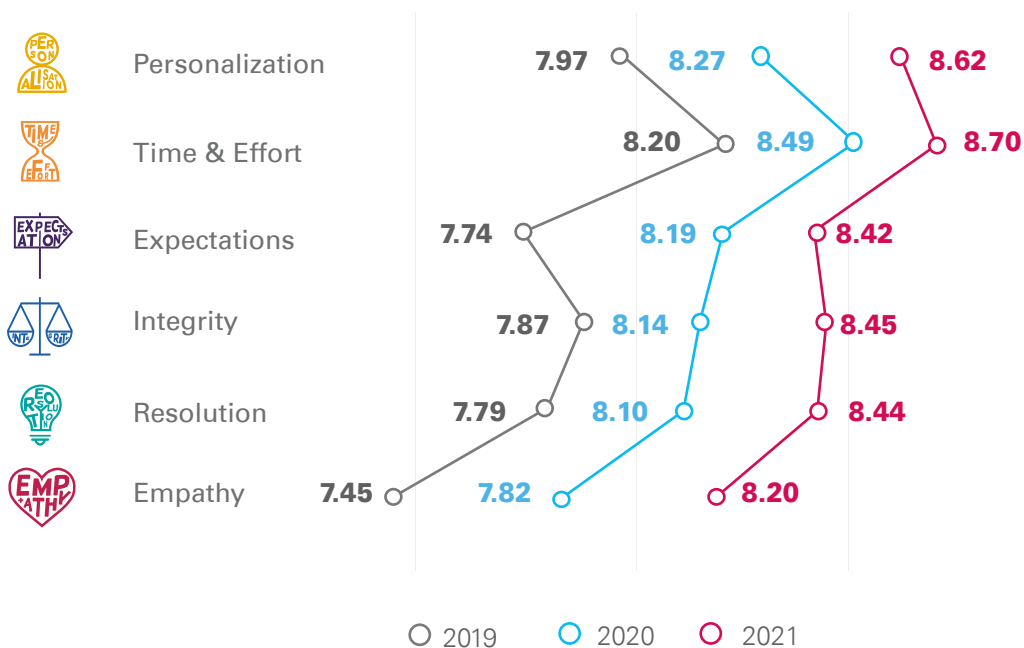
hybrid models to be where the customer is these days: at home. Digital menus and delivery have been extensively used in the industry, while physical venues offer new options to customers. In addition, the rise of the last milers is also one aspect that accounts for the performance of the sector.

Largely seen as disruptors for other business models, food delivery platforms capitalized on the rapid changes in consumer behavior and concentrated on delivering personalized, digital and time-efficient interactions.



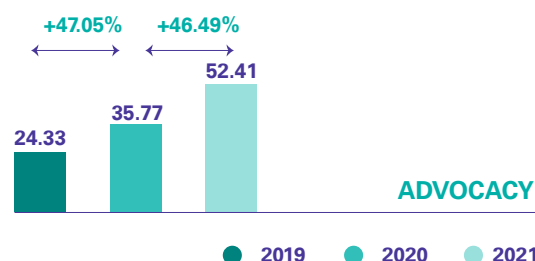
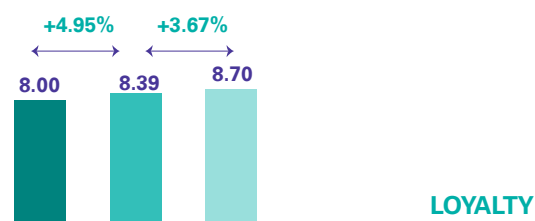
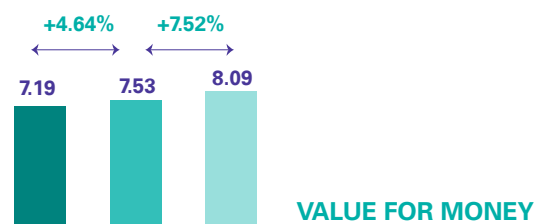
Sector Evolution

2019-2021



Top 5 - Restaurants, Fast-Food & Food Delivery

	BRAND	CEE BRAND RANKING 2021	CEE SCORE
1	5 to go	2	8.89
2	Bringo	6	8.64
3	Tazz by eMAG	12	8.56
4	Salad Box	15	8.52
5	McDonald's	18	8.49



2 Travel

Sector Champion

Bolt,
CEE Score: 8.82

Highest CEE score increase compared to last year

Bolt (+0.97) = 8.82

Highest YOY Pillar Increase

Empathy (+10.3%)



The Travel sector has faced tremendous challenges as a result of the pandemic. Consumers and companies alike have had to navigate the complexities of local and international travel in a new reality, one with new restrictions and rules.

Consumers have maintained their optimism and willingness to travel, while companies have done their best to accommodate the new changes with a minimum impact on customer experience.

It is no wonder, then, that companies in this sector have registered good results: Bolt had the highest score increase on the market for three of the six pillars, while also registering the highest

overall score for Empathy. The highest increase in Value for Money and Net Promoter Score (NPS) were attributed to Blue Air.

Both companies managed to quickly adapt to the market conditions and provide their customers with solutions for safe travel, over both short and long distances.

The good results obtained by brands in this sector (especially airlines) are also related to customers' having an acute need to escape from the pandemic restrictions, move freely and access leisure destinations – these brands merely facilitated the process and, by association also, they have been perceived as part of the solution.



Travel

Sector Evolution

2019-2021



Personalization



Time & Effort



Expectations



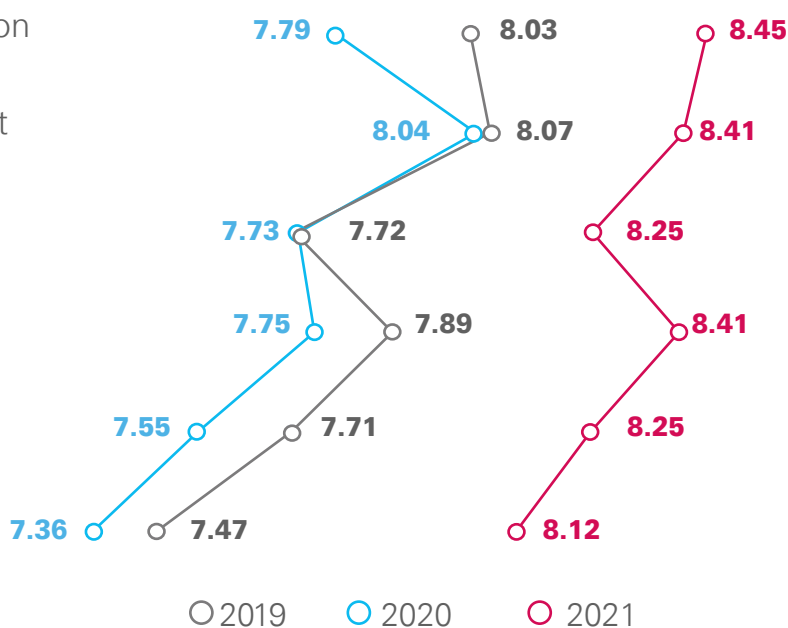
Integrity



Resolution

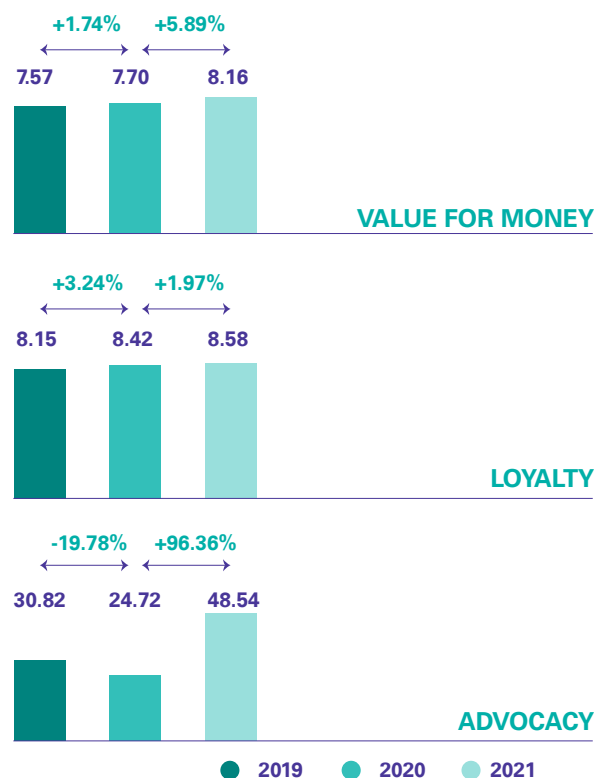


Empathy



Top 5 - Top Travel Companies

	BRAND	CEE BRAND RANKING 2021	CEE SCORE
1	Bolt	3	8.82
2	Uber	17	8.50
3	Blue Air	51	8.29
4	Wizz Air	75	8.12
5	TAROM	80	8.11



BOLT

Spotlight

Bolt, CEE Score: 8.82

Market ranking: 3

"2020 represented a year during which we underwent a massive mobilization in order to continue offering our users dedicated transport solutions which made them feel safe and supported throughout these difficult times. Once activity went back to normal, our focus shifted towards expanding our business nationally, enabling us to be present in 18 cities and become market leaders.

The change in transport habits and the restrictions imposed during the pandemic have put a considerable strain on our platform and on our collaborators, but it has also enabled us to optimize our services.

The most important part for us is to provide real time answers to our users and listen to their opinions, not

just when things go smoothly, but especially when they are facing real problems.

Thanks to the efforts of our customer support department, our users are increasingly more satisfied with the services we are offering.

This proves that empathy and attention to feedback leads to increased loyalty. In this entire equation, an important role is played by our social media presence, on Facebook and Instagram, where we are continuously engaging with our community and providing real time answers to questions and suggestions, showing our users that we are there for them."

Cristian Sălceanu

Country Manager, Bolt România

BOLT's 6 Pillars performance improvement from last year's results



Personalisation **+ 13.2%**



Integrity **+ 13.1%**



Time & Effort **+ 9.9%**



Resolution **+ 12.1%**



Expectations **+ 11.4%**



Empathy **+ 14.5%**

"I am extremely pleased with Bolt – they have fair prices and their cars are clean. And on top of that, they have plenty of discounts."

Female, 41 years old, Brasov

3 Non-Grocery Retail

Sector Champion

FarmaciaTei.ro,
CEE Score: 8.99

Highest CEE score increase compared to last year

IKEA (+0.50) = 8.72

Highest YOY Pillar Increase

Time & Effort (+1%)



The sector maintained its top ranking, coming in third this year. Carturesti is the only constant in the ranking for Non-Grocery retailers this year, while IKEA has returned, having missed the top 5 in 2020. The sector also provides the Romanian market no. 1 this year, a new entry in our report, FarmaciaTei.ro. Many brands that did not make it into the 2020 edition (twenty companies) have now managed to obtain the required customer response threshold, as a result of customer interactions resuming in the physical space and also due to an acceleration of the deployment of digital channels.

The sector boasts a variety of sub-sectors³ and a variety of business models. What is particular and relevant to most brands here is that clients have adopted new habits, and are more focused on in-home experiences and investments,

such as purchase of furniture, electronics or gardening materials. Organizations will need to assess this new opportunity and what the essentials are in the new home hub. Convenience, safety and accessibility are key drivers that make local suppliers more appealing to customers. As such, companies need to reorientate their strategy, supply chain and operations to take into account this trend.

With value for money and ease of experience being the two most important individual needs to be met, there are significant opportunities for the brands that will manage to better understand their customer segments, and identify the differing needs of the customer. In addition, with consumers spending more time at home, non-grocery retailers will need to rapidly understand what is essential vs. non-essential from a new consumer preferences perspective.

³ This year, the sub-sectors included in the report are: Book Retail, Clothing Retail, Cosmetics Retail, Electronics Retail, Footwear, Furniture / Homeware Retail, Petrol Stations, General Retail, Hardware Retail, Online Retail, Pharmacy / Drug Stores, Sportswear Retail, Toy Retail



Non-Grocery Retail

Sector Evolution

2019-2021



Personalization



Time & Effort



Expectations



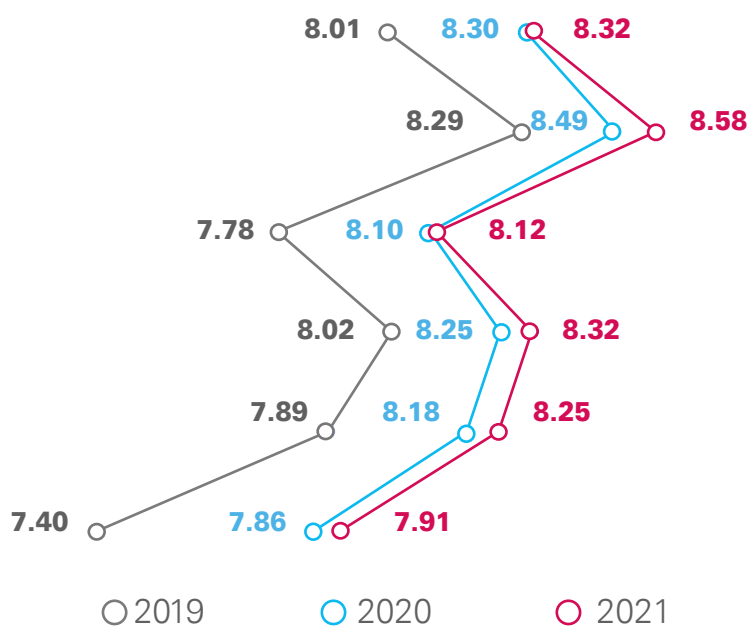
Integrity



Resolution

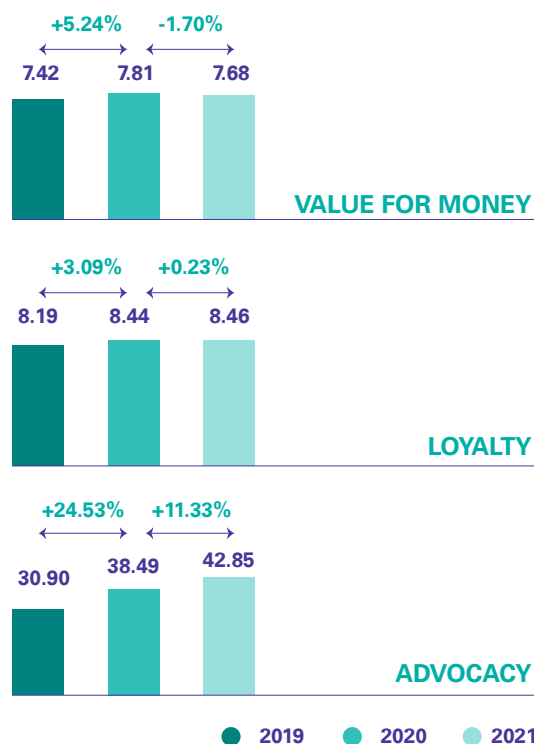


Empathy



Top 5 - Non-Grocery Retail

	BRAND	CEE BRAND RANKING 2021	CEE SCORE
1	FarmaciaTei.ro	1	8.99
2	IKEA	5	8.72
3	Notino (Aoro.ro)	8	8.62
4	Zara Home	10	8.57
5	Carturesti	11	8.56



4 Financial Services

Sector Champion

Allianz,
CEE Score: 8.63

Highest CEE score increase compared to last year

UniCredit Bank
(+0.65) = 8.24

Highest YOY Pillar Increase

Empathy (+2.1%)



The most obvious change this year is the come-back of insurance companies. Not only have many insurers managed to obtain the minimum client response threshold, and thus be validated by our methodology, but several also obtained very good scores, contributing to the sector's good positioning (for instance, Allianz and Groupama entered the Romanian market top 10). Trust in the insurance sector seems to be actually higher than pre-COVID-19, and it is consistent with a global trend. This can be attributed to auto, home, life and health insurance having seen a boost in purchasing as a result of consumer behavior changes. However, the psychological association with protection and empathy that consumers are searching for was also an important driver.

The banking sub-sector has registered more modest growth in terms of the 6 pillar values, compared to the insurance sub-sector and to last year's performance. ING maintains its forerunner position in the sub-sector. However, it scores lower than last year for all 6 pillars. The same is true for Banca Transilvania, which this

year came close to being overtaken by three other banks that have registered particularly good results (Raiffeisen, UniCredit and BRD). UniCredit has registered the highest 6 Pillar year-on-year increase, and also the highest increase in scoring for Value for Money, Loyalty and Advocacy.

As customers become more comfortable with using digital channels to accomplish their complex transactions, banks are pushed to accelerate their digital investment. The more established, large banks on the market have benefited this year from their investments in digital full-service banking capabilities, with customers valuing the possibility to interact both online and on mobile devices.

However, banks must not only focus on digitization, but also on differentiation, as the risk of commoditization has become increasingly pressing. In addition, digital channels will need to be designed and operated in such a way as to ensure the continuation of physical processes, such as cross-selling, a valuable component traditionally performed by branches.



Financial Services

Sector Evolution

2019-2021



Personalization



Time & Effort



Expectations



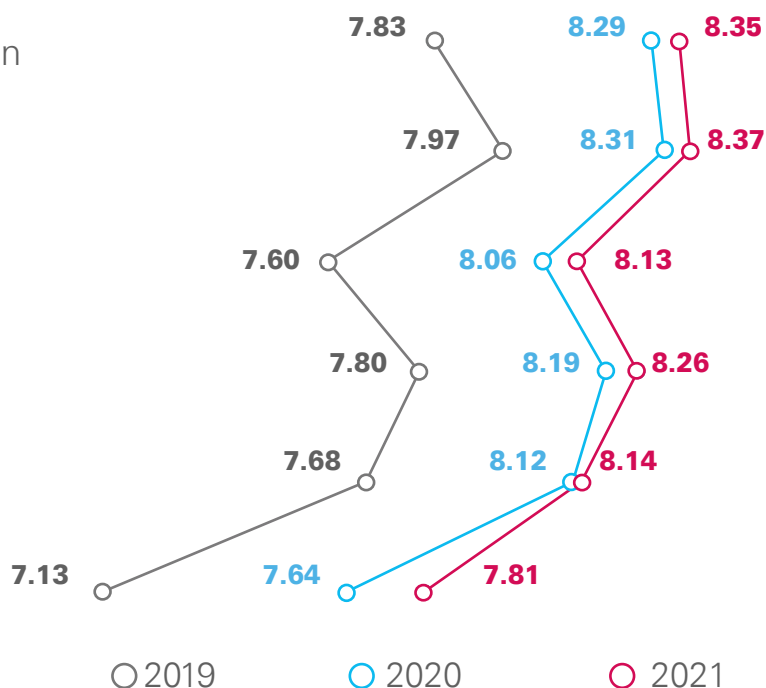
Integrity



Resolution

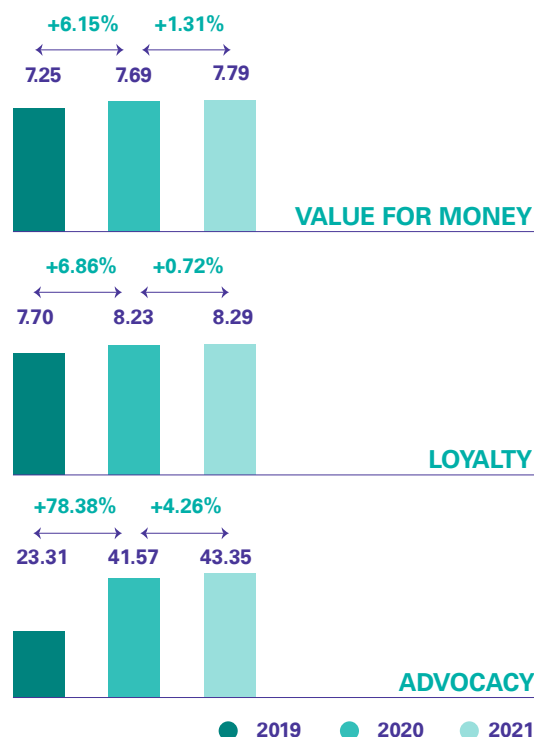


Empathy



Top 5 - Financial Services

	BRAND	CEE BRAND RANKING 2021	CEE SCORE
1	Allianz	7	8.63
2	Groupama	9	8.61
3	ING Bank	14	8.55
4	PayPal	24	8.46
5	NN	28	8.38



UniCredit

Spotlight

UniCredit, CEE Score: 8.24

"The way in which financial solutions are developed and provided is as important as the solutions themselves. It was a difficult time for everyone, we have had to adapt to the new ways of working, to further accelerating the implementation of new digital solutions, to working from home, and to applying protection measures in order to always keep our colleagues and clients safe.

Our mission has been to make them feel there is no obstacle in our relationship, and that approaching our products and services is even easier than before. We made sure customers were and are at the center of our activity and projects, whether these involved new products or points of interaction.

For UniCredit Bank empathy is not just a nice word. It is a main objective to be able to maintain the human element in the digital transformation. Even Ioana the Robot, the Vocal guide assistant that helps our Contact

Center colleagues to streamline customer interactions on this channel, is designed and trained to quickly and efficiently offer solutions to our customers.

So we have focused on balancing digital developments keeping the human touch, especially in a context of increasing vulnerability and hardship for many of our clients. We have managed to continuously increase satisfaction with our digital apps, and we also showed commitment to delivering banking that matters, for private individuals, entrepreneurs or corporate businesses, through our extensive network of senior professionals, because we invest both in technology and in people.

In a few words, we continue to consolidate our business by being that easy-to-do-business-with partner, that offers technology enabled solutions and always considers people's needs and their emotions."

Feza Tan

Deputy CEO, UniCredit Romania

UniCredit's 6 Pillars performance improvement from last year's results



Personalization **+ 9.1%**



Integrity **+ 7.2%**



Time & Effort **+ 9.5%**



Resolution **+ 6.7%**



Expectations **+ 9.2%**



Empathy **+ 10.6%**

"Both my husband and I have a loan which we recently refinanced at UniCredit. Everything was fast, almost entirely online, no endless visits to the branches and printed paperwork. The interest rate is good, the monthly installments are easy to manage, and we've also put some money aside for future needs. A serious bank that keeps up with technology. I fully recommend it!"

Female, 51 years old, Vaslui

5 Logistics

Sector Champion

GLS,
CEE Score: 8.32

Highest CEE score increase compared to last year

GLS (+0.38) = 8.32

Highest YOY Pillar Increase

Empathy (+4.4%)



Customers are increasingly integrating e-commerce into their everyday lives and interactions with logistics providers have intensified in the last two years. In the past, customers have turned to online purchases for specific goods, but these days shopping habits have changed to include essential items as well.

Customers have very clear expectations – deliver my parcel safely, without damage, within the promised time. And companies seem to rise to these expectations, as the sector had one of the highest growth rates this year, building on last year's momentum.

All the companies in this sector registered good performance across all six pillars, though the gap between the sector lead and its competitors has widened compared to last year.

Interesting times lie ahead for this sector. On the one hand, the global supply

chain is going through its own challenges at the moment, causing some delays to deliveries.

Logistics providers are involved in the end to end supply chain. However it is the last mile delivery component that has the highest impact on customer experience and it will be interesting to see how they will manage the experiences for their end customers.

Retailers are also looking at improving their customers' experience and can turn to logistics partners to streamline the overall process and ensure goods are delivered in an efficient manner. The rise of the last mile delivery companies, which are actively investing in digitalized solutions, will also present some challenges to logistics providers.

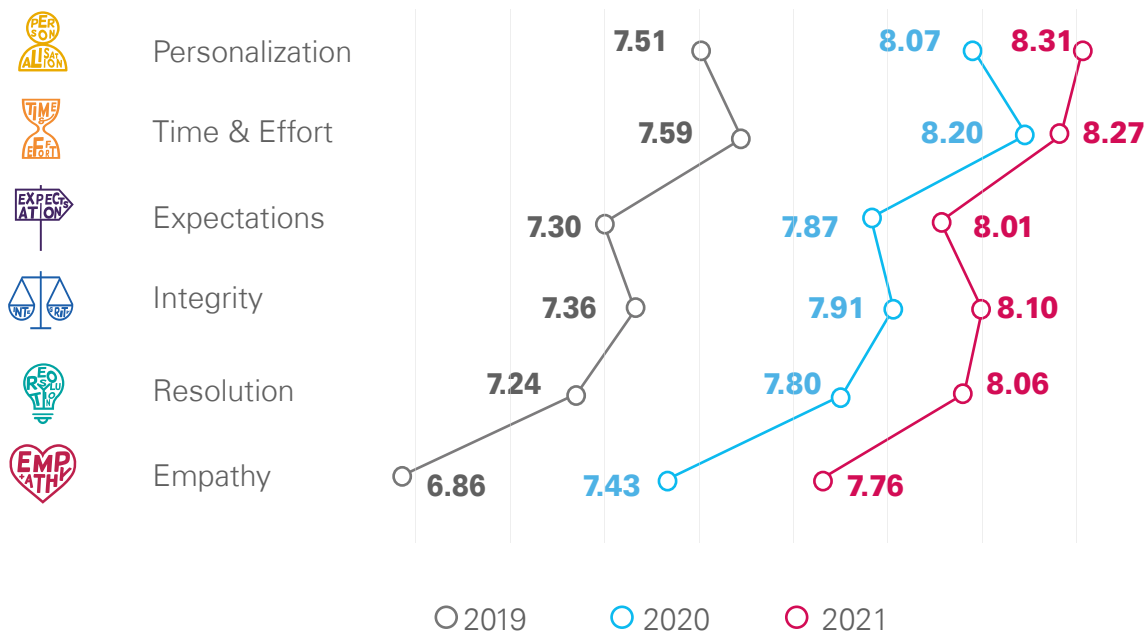
Customer expectations will continue to rise and it will be interesting to see how the sector will match them.



Logistics

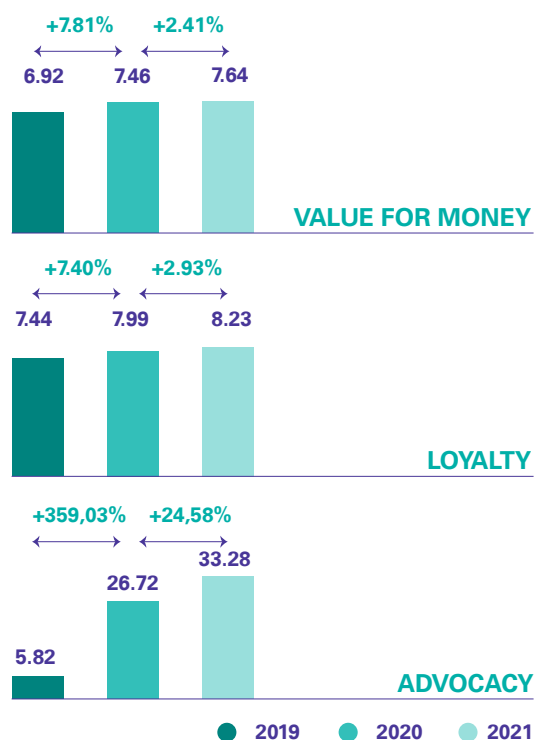
Sector Evolution

2019-2021



Top 5 - Top Logistics Companies

	BRAND	CEE BRAND RANKING 2021	CEE SCORE
1	GLS	43	8.32
2	DPD	72	8.14
3	Cargus	76	8.12
4	DHL	82	8.11
5	FAN Courier	83	8.09



6 Grocery Retail

Sector Champion

Lidl (8.46)

Highest CEE score increase compared to last year

Metro (+0.36)=8.21

Highest YOY Pillar Increase

Resolution (+1.4%)



It has been a challenging year for Grocery Retail, as health and safety continued to be one of the top concerns for customers. The need for fast, reliable and safe access to products has been on the rise and brands in this sector are still working out how to best meet this need.

Competition in this area is fierce and comes from the last-mile delivery companies which have been actively investing in filling this gap on the market and providing clients with an easy solution to their shopping needs. Value driven shopping is another growing and important trend that will shape the sector.

At a global level, Grocery Retail was the best performing sector, registering a CEE score 2% above average. On a local level, it has been a relatively slow paced year, as the sector

registered only a marginal increase in its YoY performance - ranked 6th among the 8 sectors under analysis. The top players have remained unchanged (Lidl and Kaufland), while the highest CEE score increase was registered by Metro.

Looking ahead, companies in this sector will have to continuously tune in with their customers and their ongoing change in behavior.

Customers are increasingly more concerned over the economy and are toning down their spending, leading to value-based patterns of consumption.

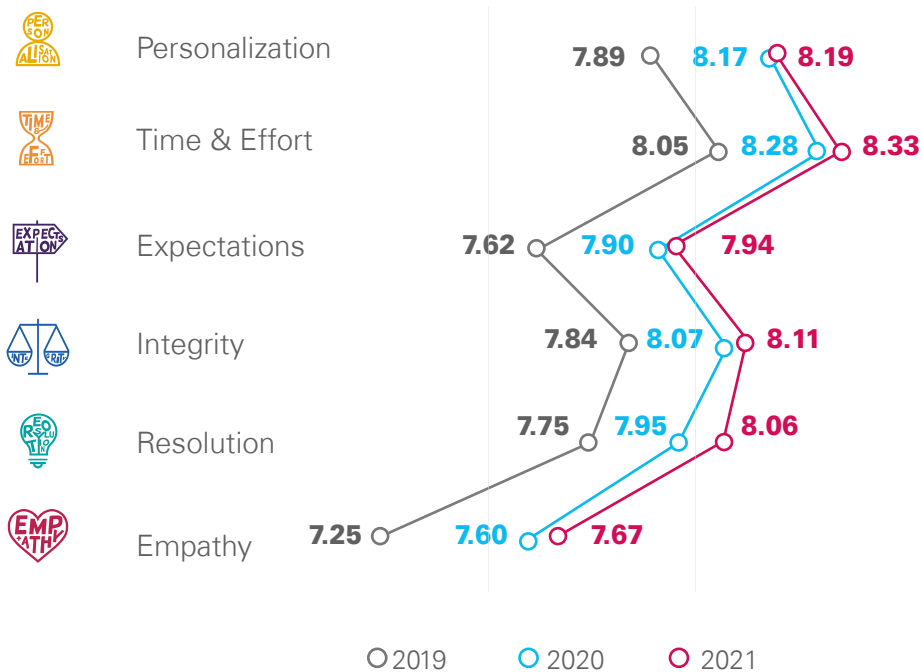
As customers navigate their new reality, Grocery Retailers will have to identify ways to balance value and customer experience, while upgrading their digital presence.



Grocery Retail

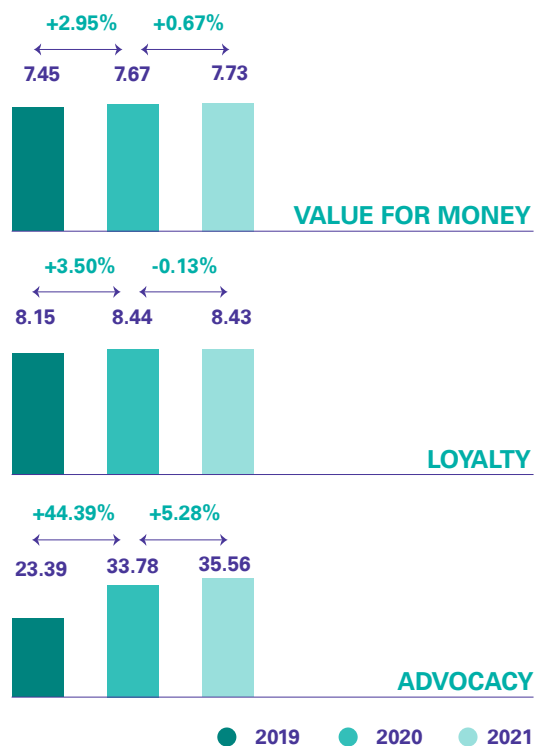
Sector Evolution

2019-2021



Top 5 - Grocery Retail Companies

	BRAND	CEE BRAND RANKING 2021	CEE SCORE
1	Lidl	25	8.46
2	Kaufland	44	8.31
3	Auchan	45	8.31
4	Metro	62	8.21
5	Selgros Cash & Carry	79	8.11



Disruptive times

In addition to the questions related to the 6 Pillars, consumers are also asked to rate brands on Value for Money. Given the importance customers are placing on value, it is interesting to note the link between this dimension and the CEE score.

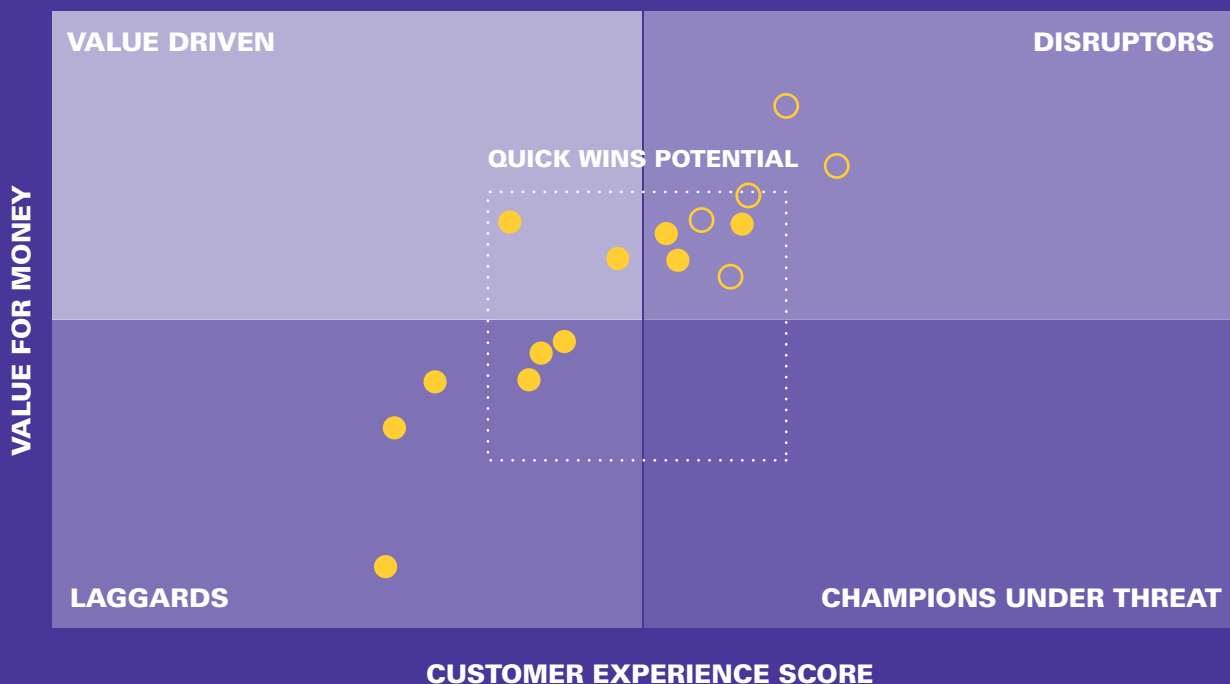
One of the most interesting shifts in consumer behavior came from the Grocery Retail sector, as customers increasingly turned to the safety of the online environment for their everyday necessities.

The need to transition to e-commerce happened almost overnight, as demand for digitalization grew. It was not the sector incumbent companies that took advantage of this new market dynamic. Rather, it was the last mile delivery brands that quickly monetized this opportunity. These companies are agile and fully digital, and they manage to offer clients exactly what they are searching for – a quick solution for their essential shopping at the tip of their finger. They are perceived as offering higher value and a better

customer experience than the traditional Grocery retailers.

This may prove disruptive as last milers seem to strategically position themselves in the value chain and reap the benefits associated with the direct customer interaction.

For retailers, this new market dynamic comes with the opportunity to strike up strategic partnerships and to diversify their distribution model, while also tapping into new business models, e.g. micro-fulfillment centers (urban warehouses dedicated only to online orders and pick-ups).



● Grocery retail companies

○ Last mile delivery companies

7 Telecoms

Sector Champion

Orange,
CEE Score: 8.21

Highest CEE score increase compared to last year

Orange (+0.14) = 8.21

Highest YOY Pillar Increase

Integrity (+1.2%)



The Telecom sector maintained last year's position in our ranking, registering a marginal YoY score increase. It has been a challenging year for the Telco sector and for end customers alike, one where the need for connectivity has been on the rise and the pressure on the infrastructure and service quality has been higher than usual.

One of the key strengths in this sector is the ability to deliver valuable and differentiated products and services that target the relevant customer segments and meet demand, an aspect which can be an explanation for the high score on Personalization and the high increase in Integrity. Orange took the sector lead this year in terms of the CEE score, with high increases in the Expectations and

Resolution pillars. Value for money, once again, plays a key role in this sector and, while Digi still has the highest score, it is Orange which registered the highest YoY growth in value for money perception.

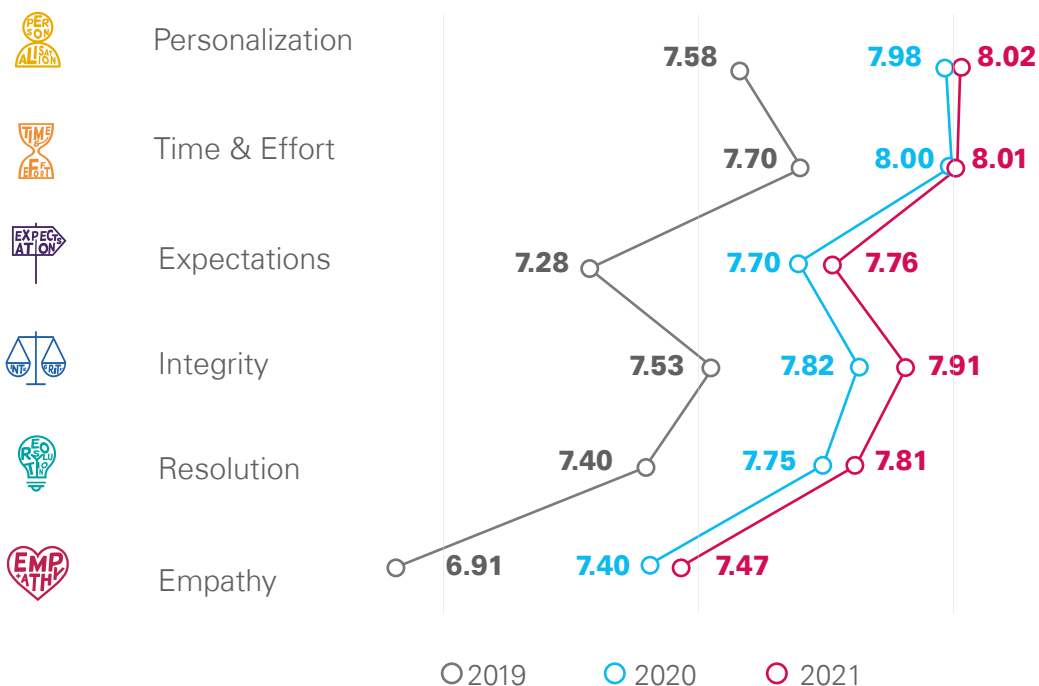
The Telecom industry has reached a pivotal point. Companies in this sector need to fully capitalize on the investments they are making in upgrading the infrastructure and to position themselves as the enablers of a connected, digitalized society, while also providing services which meet customer expectations in terms of ease of access and frictionless interactions.



Telecoms

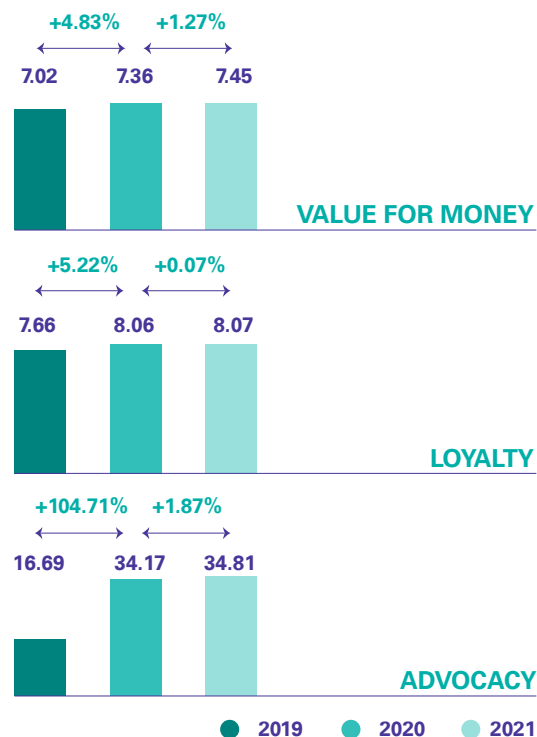
Sector Evolution

2019-2021



Top - Telecoms

BRAND	CEE BRAND RANKING 2021	CEE SCORE
1 Orange	64	8.21
2 Digi (RCS&RDS)	78	8.11
3 Vodafone	102	7.86
4 Telekom	115	7.19



8 Utilities

Sector Champion

CEZ Romania,
CEE Score: 8.14

Highest CEE score increase compared to last year

CEZ Romania
(+1.01)=8.14

Highest YOY Pillar Increase

Empathy (+3%)



It has been a challenging year for the Utilities sector, as the industry underwent significant changes due to the market liberalization. Companies were faced with intense scrutiny as they prepared for the new market reality, which brought about high pressure on costs, a need for transparency and simplicity in communication as well as ease of interaction.

As customers were faced with decisions about changing energy suppliers, they had to invest time to understand the offers and to navigate the procedures for choosing a new supplier.

The difficulties this sector faced in the previous year are evident in the scores as well. Utilities was the only sector to register a YoY decrease in two of the six

CEE Pillars - Time & Effort and Personalization. Value seems to play a significant role in this year's ranking, with CEZ registering not only the highest CEE score in the sector, but also the highest Value for Money score among the Utilities companies included in the survey.

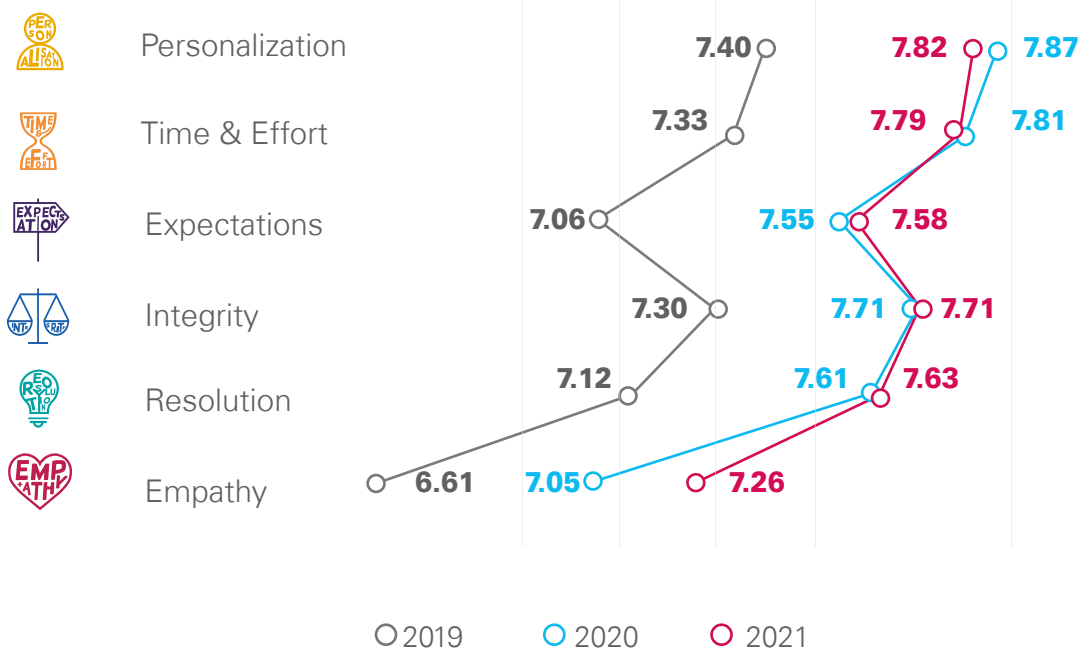
Looking ahead, companies in this sector are expected to up their game as they will have to balance their costs and the pressure of a fluctuating market with coherent, simple to understand communication and an experience tailored to customer expectations which makes it easy for them to contract new services.



Utilities

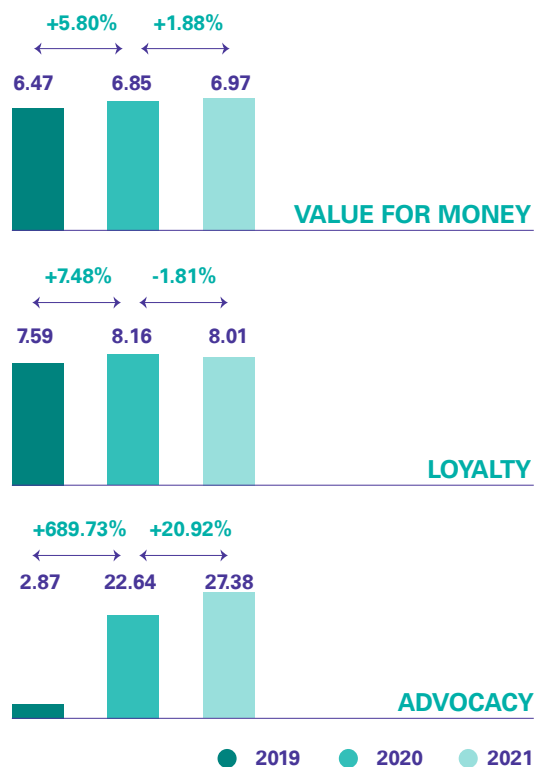
Sector Evolution

2019-2021



Top 5 - Utilities

	BRAND	CEE BRAND RANKING 2021	CEE SCORE
1	CEZ Romania	71	8.14
2	E.ON	101	7.86
3	ENGIE	107	7.73
4	Electrica	113	7.44
5	Enel	116	7.08



The Customer's Perspective

What makes a good experience?

This is the first year when we asked customers to offer us insights into what constitutes a great experience and what are the key elements where brands are meeting their expectations. Three main current themes emerged: value, the underlying red thread connecting this report; interactions with employees and service quality.



Value plays a significant role in defining customer experience

Two core factors have an essential impact on great experiences in Romania: **perceived value & offers**, and the **quality of services and products**. These two fundamental factors play a key role in designing experiences, especially in today's world, where customers are increasingly concerned about their financial situation. Every experience, extraordinary as it may be, should be backed up by products or services that add true value to consumers' lives.



The importance of employee experience

Employees are crucial in building up a company's image. Customers appreciate it when they are treated with kindness, respect and patience. Interactions with company employees can make a customer feel valuable, especially when their problem is regarded as being important and the employees make the effort to find a solution as fast as possible, offering the correct information along the way. Gearing up employees for customer interactions can offer companies a strong differentiator in their customer experience.

The attitude of the employees, their **willingness to help** and **treat customers with respect** is decisive in a good experience. The highest customer satisfaction is registered among brands whose employees have a **friendly demeanor and offer helpful advice**.



The quality of service

Being served as fast as possible and agility in solving customer problems is considered crucial.

Customers have started to see digitalization as a normality and expect brands to keep up with the market standards. The option of having an app, an easy-to-use and updated website and a fast answer rate by e-mail are highly appreciated.

With the rise of e-commerce, customers appreciate when their orders are **delivered fast, in the expected time and with effortless returns procedures**.

Companies should try to strike the right balance between human interactions and digitalization. Clients appreciate digitalization when it doesn't hinder their waiting time. For example, when contacting a call center, customers do not appreciate it when their interactions with robots are not efficient.

Top 30 brands in Romania

No.	Brand Name	CEE Score
1	FarmaciaTei.ro	8.99
2	5 to go	8.89
3	Bolt	8.82
4	Netflix	8.77
5	IKEA	8.72
6	Bringo	8.64
7	Allianz	8.63
8	Notino (Aoro.ro)	8.62
9	Groupama	8.61
10	Zara Home	8.57
11	Carturesti	8.56
12	Tazz by eMAG	8.56
13	Yves Rocher	8.55
14	ING Bank	8.55
15	Salad Box	8.52
16	Dedeman	8.51
17	Uber	8.50
18	McDonald's	8.49
19	Jumbo	8.49
20	HBO GO	8.48
21	DM Drogerie Markt	8.48
22	Dona	8.47
23	FoodPanda	8.47
24	PayPal	8.46
25	Lidl	8.46
26	Glovo	8.42
27	Decathlon	8.38
28	NN	8.38
29	Hornbach	8.37
30	About you	8.37



The Romanian Market Overview



This year's Top 30 market ranking is dominated by Non-Grocery Retail, as 13 companies from this sector received some of the best scores on the market.

Customer experience is inexorably linked to perceived value for money. Most of the companies in the Top 30 received top ratings in the Value for Money (VfM) score, further confirming the overall trend we have seen in this year's study.

Most of these companies are the Disruptors – those which are taking active steps towards adjusting to the market shifts and to the new reality of their consumers.

Looking at the overall market, there is plenty of growth potential, as demonstrated by the Quick Wins Potential quadrant.

The matrix above pictures the distribution of all the brands analyzed this year on the Romanian market across two main dimensions: the customer experience excellence score (CEE score) and the value for money score.

Personalization at the Core of the Business Strategy⁴

The beauty of human centric design is its ability to create a deep understanding of the customer – their everyday context, their mindset and goals, the challenges and pain points they are facing, and their preferences. Based on these insights, companies can tailor parts of their products or services and experiences.

This personalization can come both from simple things, such as addressing a customer by their name or communicating through their preferred channel, as well as from customized value propositions or tailored experiences.

This “human centric strategy” approach offers one of the greatest psychological impacts: it shows customers that a company is “all in” and pays attention, taking the time to understand them and invest in the relationship, further building a connection based on comfort and trust.



Start by understanding your customer. Then, integrate the technology.

This is especially important today, as the pandemic has significantly changed the patterns of interaction and has shifted many interactions online. Technologies such as AI and machine learning are pushing the boundaries of customer experience, enabling personalized interactions across the customer journey. Companies can access technical capabilities that will help them to build an ecosystem that is tailored to market needs.

Corporate investment in personalization can sometimes focus merely on systems, software and technology. That may explain why many offerings do not feel personal to the consumer receiving them. Personalization cannot be ‘solved’ by technology alone – it must be grounded in an understanding of the customer and their needs.

This insight into the customer is developed over time by appreciating what the customer says about their needs, analyzing their behavior and listening to what they share with others. With this knowledge an organization can better understand where, how, when and why customers make decisions.

The preferences and appetite for personalization will be different across cohorts or segments. The implication is that companies need to know when and how to harness the insights appropriately across different cohorts and segments.

Using these insights as a starting point; companies can then understand what capabilities are needed in order to deliver a personalized strategy – whether this means redesigning legacy systems, integrating new tools that facilitate new features or building new solutions from scratch.

⁴ Source: Inside customers’ minds to deliver valuable experiences, KPMG (2021)

What real hyper-personalization is about **3 STEPS** to achieve it

Delivering hyper-personalized experiences is a much-touted promise of digital transformation. But clearly, most enterprises are not there yet despite billions poured into transformation efforts. And one of the culprits is easy to spot: legacy technology stacks. The truth is, most of the technology layers that enterprises run on today are not fit for this job. Worse, they detract from the goal of a great customer experience and swallow up huge budgets.

In Financial Services, banks spend \$200 billion per year on tech without significant results. Why? Because their systems are old, built haphazardly on top of each other, and linked through complex integrations that keep data siloed. So they cannot match the speed, responsiveness, and scalability required in a real-time economy. Digital transformation efforts take years and tens of millions of dollars, yet people struggle with poorly-performing apps that are a far cry from personalization.

Yet, there are technologies that enable hyper-personalization. Technologies that function well on top of legacy systems, avoiding the dreaded "rip and replace" risk. These next-generation "digital engines" have three core capabilities that enable omnichannel and hyper-personalized apps:

Leveraging of data by integrating with any source or system

They integrate with any type of system - from legacy ones to the newest solutions employing APIs. Enterprises can use data from their systems and also leverage data from other providers - weather providers, real-estate data, or even real-time data based on customer behavior.

Ensuring high scalability even on systems that do not scale

In Financial Services, core banking systems were built to process data in batches, at the end of the day, for customers who visited the branch 2 to 3 times per month. Now customers access their apps 10 times per day, sending old systems into a freeze. To support this level of engagement, these "digital engine" layers take on the load, while providing a seamless experience to the user.

Generating the UI on the fly based on all data available - whether owned or third party

Thirdly, the user interface is where magic needs to happen. These platforms are able to generate the UI on the fly for each user - as he or she accesses the app. What if you could display a travel insurance offer in the client's mobile banking app, just as they land in a different country? It's as simple as using phone GPS data together with your product management application. This is how you achieve an actual moment of delight.

Talking to many CIOs and having seen it in practice with our customers, we believe that this is the only way to win at digital and deliver hyper-personalization. Legacy hurdles have become so massive that no modular, out-of-the-box, or piecemeal solutions can offer a personalized solution. Yet the next-gen "digital engine" platforms that integrate data and instantly customize the UI can.



Ioan Iacob

CEO & Co-founder,
FLOWX.AI

Customer Experience in a B2B context

Designing a Customer Centric Strategy

@mateco

The Challenges of CX in a B2B Setting

Customer experience is often talked about in a B2C setting, as companies actively invest in designing compelling, frictionless interactions in a bid to increase customer satisfaction and loyalty.

In a B2B environment, this discussion becomes more complex and the challenge companies face is framed differently – how might we successfully transition from “suppliers” to “partners of choice”? In this context, “knowing my customer” doesn’t mean simply being able to pin point the core industry and the company size.

Rather, it is the art of understanding business models, decision making units, frictions across the process for all involved parties and expectations at each step.

It is understanding how to strike the right balance between digitalization and human relationship management, how to integrate empathy along the customer journey and how to set the right expectations for the collaboration.

It is with this in mind that we were approached by mateco, the regional leader in the industrial rental industry, who wanted to understand how customers perceive its services and how the experience could be upgraded to the next level.



Transforming the Customer Experience

Since its beginning, mateco’s vision has been to offer the best equipment on the market and the highest quality services to companies and residential customers alike.

They were the first to offer a complete digital solution which aims to streamline the end to end rental experience and give customers access to services such as online offer requests, payment management, fleet tracking and monitoring.

In a dynamic construction market, where B2B customers face the pressure of deadlines and site management, mateco offers them peace of mind – access to the best-in-class equipment, delivered within the desired timeline and the best service SLAs in the industry.

Some notable changes are taking place in the rental industry: an increase in competition from smaller, local companies and higher pressure on price. The right quality-price ratio is quickly becoming a competitive advantage in this sector.

We teamed up with the mateco team and embarked on a six month journey to transform the rental experience. It has been a deeply human-centric driven process, as we actively engaged with end customers to understand the B2B decision making universe, paint a picture of the current rental experience and design solutions that would significantly improve it.



When thinking about the “industrial access market”, customer experience is not necessarily top of mind. How would you assess the importance of CX in your line of work?

• • •

“The equipment rental market in Romania has changed significantly over the past few years, and is now dominated by a handful of international actors, including mateco as market leader.

At the same time around 40% of the market is comprised of small local companies, driven by entrepreneurial ambition and capable of quickly adapting to present economic condition. These companies usually provide cheap solutions in order to grow fast, even though this growth is not sustainable. Although there has been a period of slowdown in the construction sector as well as in the industrial production industry, both larger competitors and small local actors have recently pursued a policy of unsustainable rental prices without really going back to their customers and understanding what their real needs were. In the context of this race to the bottom, we felt that reaching out to our customers in order to correctly understand their contexts, problems and expectations was more valuable than deciding ourselves which solutions would work better for them.

While in a B2B context, the voice of the customer is usually not that of a single decision-maker, but a collective one, made up of stakeholders and influencing actors with different needs, we believe that irrespective of the complexity of messages, our duty is to make sense of them in a cohesive manner and guide our customer experience according to them. Why is it important for us to do this? Because, in the end, decisions to opt for one provider, one product or one service over another boil down to experience – be it hands-on or indirect. And within a still developing industry that tends to steer the customer only towards prices, understanding and responding to clients’ most pressing needs can be the differentiating factor that builds trust and loyalty.

We’ve talked about the KPMG 6 Pillars of Customer Experience. What would you say are the top three pillars that have a significant impact for your customers?

• • •

“Based on the input from our customers collected and analyzed throughout the CX project, the top three pillars that have proven to have the most significant impact are Empathy, Time & Effort and Resolution.

When turning to our clients and listening to what they value the most, we understood that trust was an essential value that they sought in their collaborators in order to build solid partnerships. With this in mind, we consider that one of the most impactful pillars is that of Empathy which involves understanding the contexts of our customers and going the extra step in order to solve their most pressing pain points.

Moreover, considering the tight deadlines and complex coordination work that most of our clients manage, removing any unnecessary obstacles, bureaucracy or impediments throughout the customer’s journey with mateco is a top priority for us – as a mark of our respect towards the work and time of our clients.

Finally, understanding and accepting that things can go wrong, irrespective of the most crafted processes and procedures is the third important step that we believe closes a loop. Within this point, our objective is to act with urgency in order to correct a poor experience, to learn from such instances and to show our clients the proof of continuous improvement.

Where do you see your industry in the next 5 years? What role does CX play?

• • •

“There are two factors that we believe will influence significantly the way in which the equipment rental industry will evolve in the coming years. The first is that consumers will become increasingly familiar with digitalization and personalized experiences in the B2C universe.

Hence assimilation will spill-over into our industry as well. With this in mind, our objective is to continue developing digital solutions for our customers that will make their rental experience as smooth as possible, that will provide them with instant transparent data and that will make their own jobs easier. Here, CX programs play an essential role in guiding companies towards understanding better how customer touchpoints can be enhanced.

The second factor that we believe will have an impact upon the industry will be the slow, but steady transition towards a circular economy. The equipment rental industry operates by definition in a circular business model, through the shared usage of equipment and efficient asset management. Currently there is still a strong tendency towards buying instead of renting – based solely on the comparison of rental and acquisition prices (without considering additional direct and indirect costs).

However, we believe that this tendency will diminish in time both as a result of increased awareness of real total costs of ownership, and also because we can expect that companies will become increasingly aware of their environmental impact. A clear alignment of customer and company values will be a differentiating factor.



Stefan Ponea

Founder & CEO,
Mateco Romania

Getting Started with CX

You can be at the very beginning of your CX journey or you can already be a pro at it. Regardless of where you are in the process, keep in mind that the most important thing you can do is actively invest in building customer knowledge and continuously keep an eye on the market. Regardless of where you are on your path, we're here to help you along the way.

What are the steps in your journey?

Strategy Design

1

CX Maturity Assessment

Start by understanding where your organization stands today in terms of customer experience & strategy.

Such an assessment helps in understanding whether all stakeholders are thinking in the same direction and have similar goals in mind when it comes to the customer priorities.

2

Market Understanding

Always consider the outside in perspective as well – look at what the customers are saying about your company and your industry, learn about their expectations and pain points, as well as their biggest concerns and value creators.

3

Strategy Design Workshops

Starting from the Maturity Assessment responses and the customer insights, maturity levels are calculated and gaps are ascertained for the areas in scope.

The gaps are then used to identifying the key areas of improvement which you will want to focus on in the short & mid term, as well as action items your teams should focus on in order to transform the customer experience.

Getting Started with CX

CX as Business as Usual



Understanding your customers by creating “Personas”

With all the rapid transformation in the market, it's essential you keep up with your customers. Start by with the personification of strategic segments by creating so-called personas, using demographic and psychographic information and also typical characteristics and portraying their motivations and frustrations.



Capturing and mapping the current state of Customer Journeys

Analyze customer interactions and experience, finding touchpoints and analyzing actual situations your customers go through, using their perspective. Identify the strengths (gain points) and weaknesses (pain points) in the customer journey, including the employees' point of view (Voice of Business) to paint a clear picture of the main frictions in the overall customer journey.



Journey Redesign

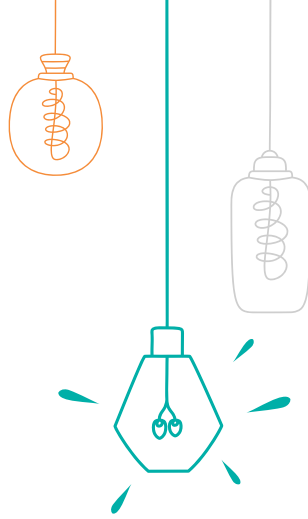
Get creative and start reimagining the future experience. Tackle the pain points identified throughout the journey and identify solutions that your teams can bring to life in the short, mid and long term in order to re-design the way customers interact with your brand.

Keep in mind that this journey redesign should address all aspects of your organization – people, processes and technology.



Monitor your progress

As your customers' experience keeps evolving, so should your internal reports. Keep track of your performance across all channels, at key points in the interaction to ensure that you keep on evolving.



What can KPMG help with?

Strategy Design

CX Maturity Assessment

Deploying our proprietary Maturity Diagnostic Tool to perform a thorough scan of the key areas in your organization, engaging both top level executives, as well as key team members in identifying the status quo of experience in your organization.

Market Understanding

Leveraging 3 years' worth of data we have gathered for the Customer Experience Excellence report in Romania and building custom analyses highlighting how your organization is performing compared to its competitors and the market based on the KPMG 6 Pillars and other KPIs. We will assess what are the key strengths and opportunities and also provide you with real insights from customer feedback.

Strategy Design Workshops

Identifying what “a good experience” looks like for your organization and building a framework that can help you deliver value to the business and the customer.

Identifying emerging changes or threats that could lead to disruption, and showing you how to deal with them.

Developing the best customer experience roadmap, assessing your existing technology and processes and how these reflect customer expectations.

CX as Business as Usual

Understanding your customers by creating “Personas”

Using a combination of qualitative and quantitative research methods to gather relevant insights into the customers and build relevant customer personas.

Leveraging the power of data to anticipate what customers will want and need before they even interact with you – and automating elements of this process using sophisticated AI.

Capturing and mapping the current state of Customer Journeys

Understanding and tracking the true economics of customer experience – right down to the individual journey and the level of interaction.

Journey Redesign

Designing and engineering customer journeys that can offer the optimal blend of positive experience and operational performance.

Understanding the technology and resources you need to become more responsive and innovative.

Monitor your progress

Enhancing the way your customer-facing employees already work, using AI and cognitive technology to offer them content, or suggesting steps to an even more positive experience

The KPMG Strategy & Experience Design Practice

Experience is everything. Customers expect consistent, effortless experiences across industries and time after time. We can support you in your initiatives to offer your customers and partners positive experiences focused on their individual needs.

Our Areas of Focus

• Customer strategy

We support our clients in designing customer-centric strategies that fully address customer needs and the local market characteristics. We leverage our internal experts in strategy and experience design, as well as our network of strategic alliance partners to bring innovation and mastery of new technologies in service of the strategy.

• Customer experience

Together with the international experts from the KPMG Customer Experience Excellence Center, we help to define winning CX strategies, designing customer journeys and experiences which improve customer loyalty and help maximize customer lifetime value.

• Marketing, sales and service transformation

The KPMG Connected Enterprise is our trademark method that can help you to digitally enable and transform the effectiveness of your marketing, sales and service functions to create a connected enterprise - integrating front, middle and back office operations to enable a more agile and responsive business.

• Customer-centric organization & employee experience

We help our clients to create an experience that empowers employees, while building a customer centric mindset and work ethic. We customize a wide range of tools to meet the requirements of each organization and help our customers design the internal processes that can deliver great value and experiences to their customers.

• Digital transformation

From strategy to technology enablement to cultural change, our multi-disciplinary teams take a holistic view of how processes, platforms and behaviors across the front, middle and back offices need to evolve – and offer clear methodologies for executing that transformation.

• Personalized training courses

The beauty of Strategy & Experience Design is that there are always new best case practices, ideas to share and tools to discover. We deliver customized training courses, ranging from Design Thinking and CX Management to Service & Business Design, all aimed at helping your team gear up on the topics that are most important to your organisation.

2021 Research Methodology

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

In Romania, our research reached 2505 respondents, who were asked to rank 138 brands.

The research for this report was conducted via an online survey methodology, completed in Q2 2021. A nationally representative consumer sample was targeted, to be comparable in terms of age and gender, while also targeting regional representation. In order to be included in the final rankings for each country, each brand must have achieved a minimum number of 100 consumer responses.

To participate in the research and to be able to respond to questions on a specific company, respondents must have interacted with that company in the last six months.⁵

An interaction is defined as making a purchase, using the company's products or services, contacting a company with a question, or even browsing their website or store — so not all respondents will have been existing customers of the brand they evaluated. In order to be included in the final rankings, each brand must have achieved a minimum number of consumer responses.

Mentions of individual companies should not be interpreted as an endorsement by KPMG International or its member firms.

⁵ This has returned to six months following an update in 2020, specifying the last two months, in order to capture interactions and experiences specifically during the time of COVID-19, to truly understand and fairly compare the reaction and resilience of brands.

At the point of fieldwork this year, COVID-19 had been present for over 12 months, so the return to the six months interaction period allowed comparability, and ability to increase the volume of interactions and brands experienced.

Customer Experience Excellence (CEE) scores

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

Study Statistics

12 years of ongoing global research in CX

3 years of research on the Romanian market



Survey period: April - June 2021

119 of the 138 brands received over 100 answers and qualified for this year's study

2505 respondents

51% female

49% male

14% of the respondents are from Bucharest

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