



# The future of customer experience will be empathy and impact

**Customer Experience  
Excellence Report 2021**  
KPMG in Singapore





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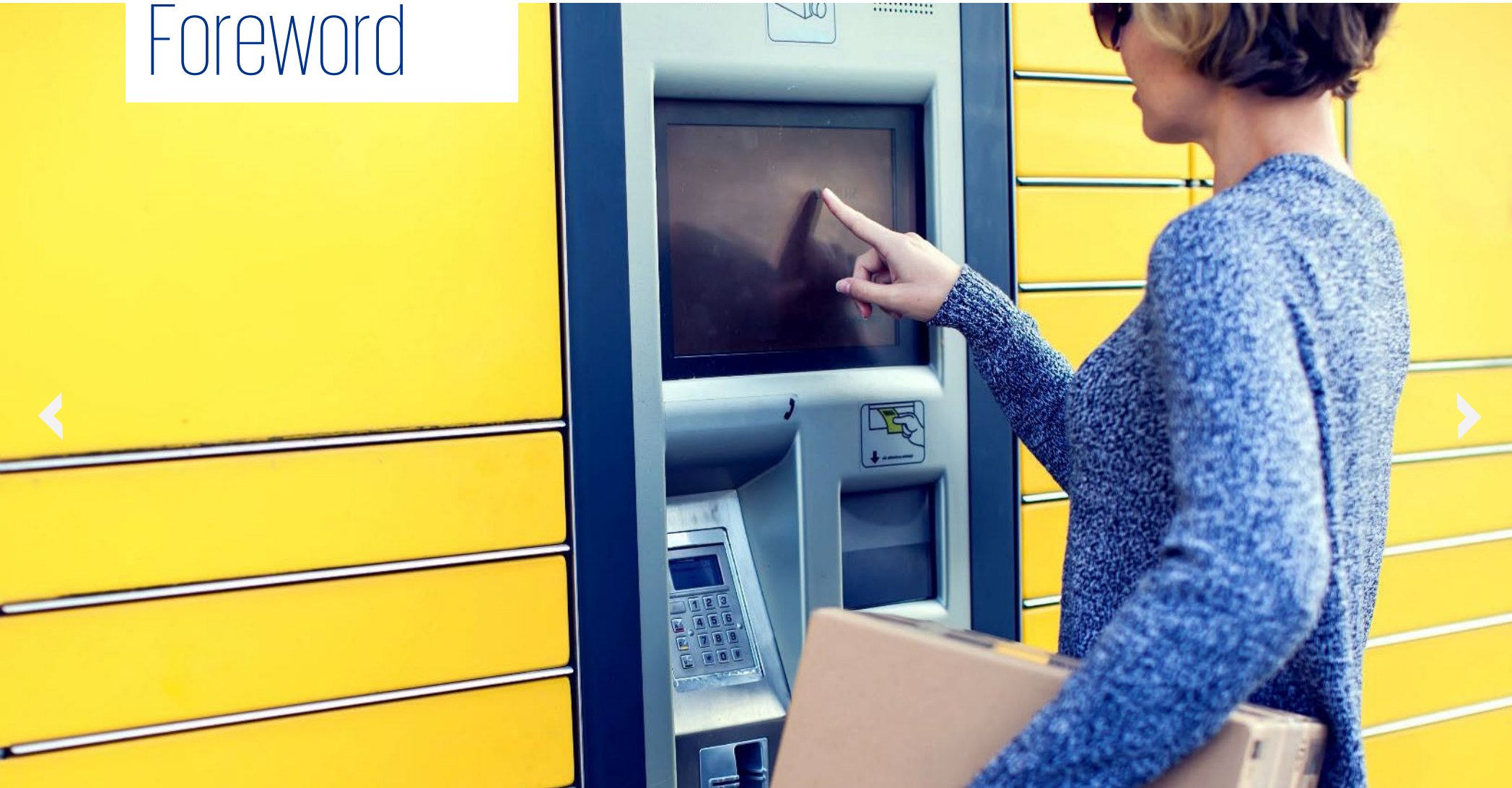
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# Foreword





# GLOBAL CEE REPORT

## Foreword

Simplicity is desired where complexity abounds. Before, during and after the pandemic, companies recognised the importance of customer experience and the need to make it simpler and easier for their customers and prospects to engage with them. The pandemic, shifting customer needs, changing expectations, rapidly evolving technology and organisational fragmentation have created a significant level of complexity for companies seeking to deliver on the promise of simplicity.

At its heart, customer experience should be simple: treat customers well and ensure they feel valued so that new customers come and stay and current customers keep coming back. The reality is to make it easy for customers and prospects can be hard work for the enterprise to execute.

Increasingly, there are many moving parts that don't always work well together. Furthermore, there are everyday business needs, like hiring, investing in technology, reducing costs, addressing cyber security threats, all of which make it easy to be diverted from the need to work cohesively to deliver the right customer experience in a way that supports delivering compelling customer economics.

To design and deliver compelling customer experiences, there needs to be a high degree of orchestration across the business. This orchestration requires breaking down complexities

and aligning the business around the customer, based on a deep understanding of the customer, their needs, the marketplace and your organisation.

For some, this has involved a complete reset; for others, reconceiving how they make the most of potential opportunities. But for all, it has meant a fixation on the customer to deliver an experience that 'works' well.

Achieving significant growth, however, is less straightforward — it requires concentrated thought about the customer (or potential customer), their lives, their problems and their needs. It involves answering the questions: "Do we need to sell more to existing customers, or do we need to attract new ones? Are there segments that are being underserved with unmet needs?"

The leaders in our index appear to be better than most at addressing the twin aims of simplicity and growth. It is their intimacy with the customer and their deep knowledge of their needs that enables them to move faster with greater certainty and conviction and orchestrate growth across the organisation.

In evaluating the actions and behaviors of the leaders in each country, we see the following shared characteristics.





## They are Connected.

The survey's leading companies demonstrate that they start with the customer and work back. Success is predicated on holistic thinking and being clear on how everything connects across the end-to-end customer journey. It requires seeing how the technologies can work together in combination and not just reinforce the organisational silos as a series of single-point solutions. They start with the customer and work back.

- ▶ They know their customer almost better than the customer knows themselves, through tools such as customer feedback, lookalike modelling, recommendation engines and digital twin technology, which are uncovering new, often unarticulated, needs.
- ▶ Choreographing the online and the offline experiences to enable customers to achieve their objectives simply and easily across different channels.
- ▶ Developing an organisation design that can be moulded around customer journeys. Linking front, middle and back office to drive synergies and improvements across the journey, and a focus on journey designs that reflect customer life missions, intentions and goals rather than product processes.
- ▶ Fostering innovation across new products and services.

## They are Powered.

They harness refined and converged front office operating models that span across marketing, sales, service and commerce. They underpin it with modern technology architecture to deliver positive outcomes. Experiences are orchestrated. This can be done through a unifying technology that learns, understands and coordinates customer conversations and journeys across all interactions and organisational silos. It enables organisations to embed business rules — and to intelligently improve those rules — for how customer engagement is managed. This provides individual customers with a unique, personal experience.

- ▶ This requires new ways of thinking, new ways of learning and new ways of deploying technology and people.
- ▶ Harnessing new technologies to foster better customer relationships by enhancing query handling and issue resolution, with the two objectives of lowering costs and increasing customer satisfaction.
- ▶ Personalisation that goes beyond 'know me', to 'understand me'. Using this insight to improve relevance and enable greater customisation.
- ▶ Taking advantage of sophisticated interaction platforms to reduce the friction of engaging with the organisations.

## They are Trusted.

Trust in organisations has become more nuanced. The public is demanding more ambitious ESG goals — companies are striving to bring their efforts to life — a trusted purpose is often an essential building block of a sustainable customer relationship. Alongside purpose, advanced technologies bring with them a new set of responsibilities to maintain and grow customer trust.

The information gathered by our devices and stored in the cloud amounts to much more than the narrow personal demographic data set of the past. Globally, companies are amassing ever-expanding records of human behaviour and interactions in real-time. Personal, 'soft' data that can be used for both destructive and constructive purposes. The protection and safekeeping of this data is essential. Trust is now embodied in data, code and usage. All of which carry risks.

Trust is the license to operate. Without it, customers retain and protect their data and the opportunity to turbocharge the engagement is lost. Companies should be mitigating these risks.

- ▶ They can operationalise empathy to show they care about their customers and the world they inhabit.
- ▶ Being authentically purpose driven so the brand aligns the company's values to the customer's values is important. Purpose is the integrating north star for businesses in the new world.
- ▶ They should also apply an intense focus on cyber security, privacy, and protecting customers as well as the organisation and its supplier ecosystem against cybercrime.



These organisations have also had to give due consideration to their culture, and whether it will accelerate or inhibit their strategy. They have had to be clear on how their employee experience drives the target customer experience while seeking to engender an agile culture, and ensure the organisation habitually thinks customer first.

Traditional companies have had to consider how they align customer journeys with internal departmental responsibilities and how they embrace agile at scale in a functional environment. Enterprise-wide adoption of advanced technologies

requires new ways of thinking about how technology is introduced — moving from the traditional waterfall to minimum viable product releases that are then refined and improved with the customer.

The KPMG 2021 CEO survey shows that CEOs are highly aware that organisational practices must change, with 67 percent of CEOs saying that they intend to invest in identifying disruption opportunities and innovation processes, and over half (52 percent) recognising that this would require a reassessment of the organisation’s culture and values.<sup>1</sup>

For some organisations, the immediate fixes required to deal with the pandemic were short term and probably not suitable or sustainable over the long term. However, the leaders in our research have responded rapidly and decisively to the challenges of the past year. What previously took years to achieve has been completed in months. This has required the careful and meticulous orchestration of capabilities, managing both their interconnections and interdependence.

In this year’s report, we examine how some leading companies around the world are making these connections. For CEOs, these connections are not just internal: 79 percent of CEOs said their cyber security and risk management practices needed to span their partner ecosystems and supply chain.<sup>1</sup>

We examine how companies are Connected. Powered. Trusted. Each of these areas works with the others to underpin the core concept of customer-centricity and customer experience excellence.

We assess emerging customer experience leading practice across 26 countries, regions, and jurisdictions with over 88,000 consumers rating their experiences with some 2,900 companies to identify the organisations that are leading the pack. We hope this year’s Customer Experience Excellence report informs and supports your Customer First efforts.



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<sup>1</sup> KPMG 2021 CEO Outlook



## SINGAPORE CEE REPORT

# Foreword

Customer experience in Singapore is constantly evolving, with a huge part of it shaped by Digital Transformation, Social Consciousness and the ongoing COVID-19 pandemic. This can be seen from findings of our 2021 Customer Experience Excellence (CEE) Singapore survey, which show that consumers today increasingly favour brands that are purpose-driven, sustainability-focused and customer-centric.

### Purpose

Purpose is the North Star for businesses in this new era. This year, our survey found that consumers have shown a preference for brands that display the qualities of empathy and integrity.

In Singapore, many younger customers are eager to support and buy from brands that hope to give back to society through environmental, social and governance (ESG) initiatives.

Of the Six Pillars of Experience, the pillar of empathy achieved its highest weightage in three years, underscoring the importance of the human connection and emotional rapport in customer experience.

For businesses, this highlights the need to create purpose-driven brands that are not only authentic but are also aligned with their customers' values. Companies will have to articulate their ESG goals clearly and demonstrate that they are embedding sustainability into their business and operational models.

### Trust

For the third year running, Integrity emerged as the second highest ranked pillar in Singapore. It is also the pillar that has driven customer advocacy the most in a majority of markets globally.

This is not surprising given that trust is fundamental when it comes to delivering a strong customer experience.

Meanwhile, the rise of e-commerce has brought concerns over data security, privacy and cybercrime to the fore for organisations and customers.

The top brands were able to earn their spot for their exceptional care in ensuring a safe shopping experience for customers amid COVID-19, as well as their efforts to pivot towards omnichannel experiences by making touchpoints across both physical and online channels engaging and personalised.



## Customer-Centricity

Lastly, our survey this year found that Personalisation was ranked as the biggest driver of customer loyalty for the third year running. It was also the top driver for customer advocacy in 2021.

Brands in Singapore are intensifying their focus on creating personalised and low-touch experiences that address the changing needs of customers today. With increased emphasis on Personalisation across most regions surveyed, customers, including in Singapore, are similarly seeking out experiences that are specially tailored to their needs.

Brands, in turn, are also looking to harness data insights to better understand their customers, as they build up the technology needed to deliver more customised experiences.

## Looking forward

Over the past 12 months, we have seen a rapid rise in holistic thinking, with brands competing on creating superior customer experiences that are multi-dimensional and often multi-sensorial.

As the contours of the post-pandemic world emerge, the success of brands in Singapore will ultimately depend on how well they are able to embody the key pillars of customer experience in their business and operating models. This will influence the range and quality of experiences they are able to deliver that can both delight and excite customers.

Looking ahead, our 2021 CEE survey provides a roadmap for businesses to navigate the path forward, as they continue to reinvent themselves to stay ahead of customer expectations.



**Guillaume Sachet**  
Partner, Advisory  
KPMG in Singapore





## Global customer experience trends at a glance

# Nearly two-thirds

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

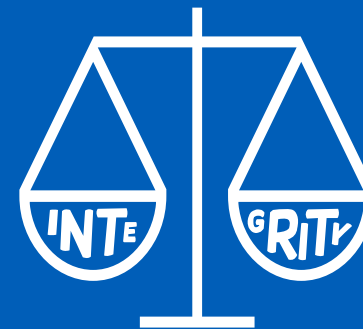


# Integrity

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

# Personalization

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





## Global customer experience trends at a glance

### Grocery retail

is the best performing sector with a Customer Experience Excellence (CEE) score 2 percent above average



### Six brands

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



### Non-grocery retail

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



### Thailand and Romania

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





# The orchestrated experience

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



The progress in AI-enabled chatbots is enabling responsiveness, two-way dialogues at scale and faster problem resolution, which in turn is having a beneficial economic impact, reducing costs to serve and driving greater loyalty through reduced customer effort.



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

For most companies the customer experience at any point in time is the cumulative outcome of multiple different interacting and often bisecting processes. Historically these processes have been

linked to silos, and the customer experience the default outcome of each silo's best intentions.

This hasn't always led to a great experience for the customer. For the leading companies this is no longer the case. These processes, and the capabilities they draw on, are carefully orchestrated end to end across the customer journey.

American Express, a leading company in many geographies, is an interesting example. They have built a personalisation engine called 'Orchestra' to shape marketing and servicing interactions for every customer in real time across the app, on the website and over email. It took 2.5 years to conceive of and fully deploy Orchestra.

It meant synchronising across different channels and product groups with different goals. So, the most important area, at least from a business and a customer experience perspective, was ensuring the same experience irrespective of where and when the customer is interacting with Amex.

Amex had to focus on the issues of connection, technology stack, data science, front- and back-office, products and customer, internal and external partners. It required a holistic and highly connected approach to get to the optimum way forward. It required orchestration internally as well as technologically as they answered the question: What does it take to deliver a world-class service?<sup>2</sup>

For customers, the advances in technology adoption have meant a deeper connection is taking place — firms seem to know them, be better able to serve them and enable them to better serve themselves. The progress in AI-enabled chatbots is enabling responsiveness, two-way dialogues at scale and faster problem resolution, which in turn is having a beneficial economic impact, reducing costs to serve and driving greater loyalty through reduced customer effort.

FWD, the insurer that is number one in both Vietnam and Thailand, has developed 'Enzo', an advanced AI robot.<sup>3</sup> Managing this has required the skilful orchestration of resources across the organization and the alignment of new technologies to improve the quality of rapidly redefined, mostly digital, customer journeys.

As part of this process, customer journey mapping has moved from a one-off improvement technique to being an essential building block of customer engagement. Firms are now turning their attention to journey visualisation — understanding how customers behave across channels and how they achieve their objectives. AI and machine-learning are enabling firms to learn at scale from customer behaviour and to codify optimised journey management as a series of rules and algorithms that guide customers through the best journey for them, based on the outcomes they are seeking.

<sup>2</sup> <https://www.americanbanker.com/payments/news/inside-amex-data-driven-effort-to-personalize-customer-service>

<sup>3</sup> <https://www.fwd.com/the-fwd-difference/doing-more-with-digital-technology/the-innovation-kitchen>



The more advanced players are building journey visualisation models capturing where journeys start, how customers progress across channels, and where they are regressing, dropping off or skipping steps.

They are looking to be more proactive in how they manage their interactions with the customer, resolving possible issues before they arise, signposting the next best steps and nudging customers based on their real-time behaviour, using their observations to guide customers along more beneficial pathways.

The journeys do not stop at the customer; increasingly, they are extending into the customer's network of influencers, communities of interest and beyond. In fact, a recognition of the customer as a node in a network is leading to an extension of CRM definitions to include the different networks an individual customer participates in.

For example, cosmetics retailer Mecca in Australia has an extended customer network of thousands of advocating customers.<sup>4</sup> Sportswear retailer Lululemon in Canada has a network of 'Lulu angels' who promote the firm's products and connect with other customers to share experiences and knowledge. The cosmetics firm Lush has a strong followership that describe themselves as 'Lushies'.

In a world increasingly driven by data, as AI and machine-learning move to the fore, companies are having to think about how they codify their response to customer behaviour as a series of algorithms and complex rules. For many organisations, new customer processes must be machine executable while retaining an essential human touch. Spuerkeess Bank in Luxembourg launched 'My Intelligent Assistant,' which is coupled to an AI system capable of calculating the budget available to the customer and categorising their income and expenses, in a way that is human and helpful.<sup>5</sup>

In fact, the human touch remains a vitally important part of the orchestrated experience. Companies are having to address the central role people should be allowed to play in the customer relationship — moving them away from purely technical support roles, to ones where the emotional component comes to the fore and the customer is met with creativity, emotion and passion. Mecca demonstrates that the integration of technology with a human is not only possible but can lead to deeper and more productive customer relationships.

So how are the leading companies navigating this complex mix to orchestrate competitively differentiated customer experiences?



<sup>4</sup> <https://www.cmo.com.au/article/684772/power-omnichannel-experiences-comes-fore-mecca/>

<sup>5</sup> <https://www.spuerkees.lu/en/mia/>



For many of the leading companies, success is rooted in holistic thinking, taking an end-to-end view of the experience a customer has and seamlessly connecting the capabilities, business processes and technologies required to deliver it.

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



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



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



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



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



Experience delivery, the mechanisms by which 'to be' journeys are delivered, the role of agile and minimum viable products (MVPs) and the sequencing of releases.



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

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



# Insight-driven growth

Growth is not easy — it is a crowded world. Products proliferate, sales messages are ever-present and getting the customer's attention at point of purchase is ever more difficult.





For many companies, growth now lies in data exploitation, using their knowledge of the customer to get there first — to be present in the customer’s lives at their most important events. New intelligent technologies are helping to enable this.

The fuel that powers these advanced ‘intelligent’ technologies and is the fundamental driver of growth in this digital world is customer insight and data. Leveraging data as a corporate financial asset has long been a preoccupation for companies, but now statistical techniques give the opportunity for computers to learn, analyse data, discover patterns and make predictions about the outcomes of decisions. This is enabling companies to finally monetise this underutilised asset.

New technology can help answer critical questions not only about what happened in the past but also predict what may happen in the future. Questions such as “how profitable will this customer be to me over time?”, “what campaigns will drive the best customer decisions?”, “which leads should our sales team spend time on?” and “which customers are likely to churn this year?” These are all addressed by technologies that are constantly monitoring and responding to the changing patterns of customer behaviour.

Tech stacks that enable the layering of new technologies as a series of connected micro apps mean once tested and understood, algorithmic-based technologies can be deployed rapidly and at



scale. Creating an environment (culture, data, analytics, infrastructure) where new technologies can be successfully deployed across customer journeys has become a critical competence for this survey’s leading organisations.

In the front office it is enabling marketing to focus on demand generation and the optimisation of marketing investments. In sales it enables the optimisation of coverage models and improvements in sales effectiveness. In service it supports enhanced customer interaction processes, and all of these can reduce acquisition costs and cost to serve.

In the back-office functions, such as supply chain and administration, it is enabling accurate demand predictions, optimisation of staff deployment and more effective purchasing, reducing waste and lowering costs.

When coupled with the voice of the customer, the data provides a unique insight as to what is working or not working from a customer’s point of view. It helps surface new opportunities as poorly addressed or hitherto unarticulated needs are identified. It converts data into actionable insight.





# The Six Pillars in 2021

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

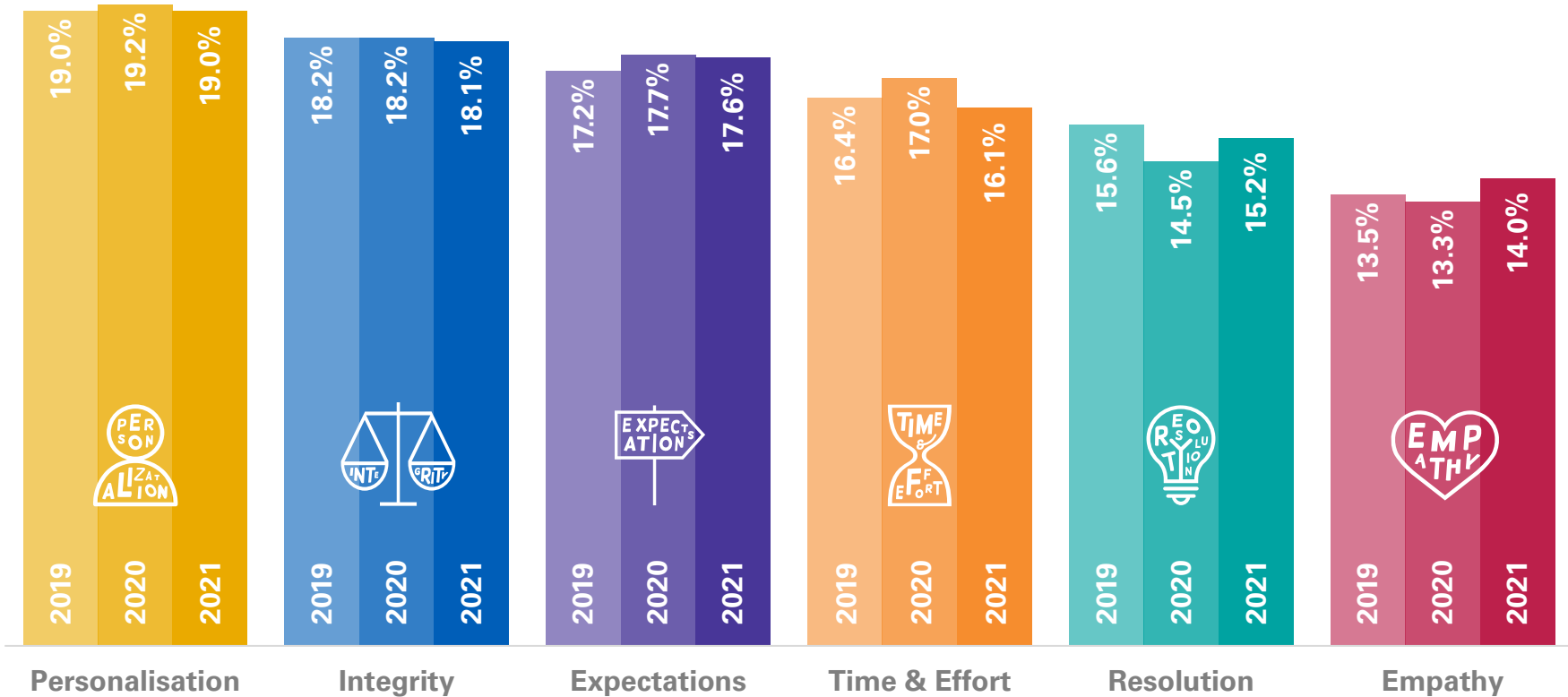
Whether that is increased share of wallet, loyalty, or advocacy, these six factors are the prerequisites for commercial growth. However, as they are all interconnected, it is essential to be good at all six.

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



# The Six Pillars in Singapore

What makes the Singapore customer tick? Our survey has identified Six Pillars of Experience that are essential characteristics of world-class customer experiences. These six factors are prerequisites for a brand’s growth, whether that means an increased share of wallet, loyalty, or advocacy. In Singapore, the pillars of Personalisation and Integrity have come out consistently strong in the past three years. However, the remaining four pillars of Expectations, Time & Effort, Resolution and Empathy are equally important. All six pillars are interconnected, and it is important to be good at all six.





## Personalisation

- ▶ **Global trends:** Advances in technology, data, and analytics are enabling companies to create much more personal and 'human' experiences across moments, channels and buying stages. However, personalisation is so much more than just technology.
- ▶ **In Singapore:** For the third year in a row, Personalisation has emerged as the top pillar for customers in Singapore. While tech is undoubtedly an enabler, personalisation requires a deep and profound understanding of the customer. It is how the customer is left feeling about themselves after an interaction.

This involves the ability to track patterns, identify market gaps and make timely interventions to differentiate their customer experiences. This could involve adopting technologies such as Artificial Intelligence (AI), Augmented Reality (AR) or Machine Learning (ML) to enhance customer experience.

True personalisation brings forth a sense of satisfaction. Many business leaders define their success not just through the sale of products or even solutions to customers, but also through improving the quality of their customers' lives.



## Integrity

- ▶ **Global Trends:** Corporate integrity and its outcome, trust, continue to be a focus for the leading companies. The 'brand' is now firmly based on corporate behaviour: it is what customers say it is — not what marketing teams seek to communicate.
- ▶ **In Singapore:** This pillar is once again the second highest ranked pillar in Singapore, also for the third year running. Organisations want to engage with customers purposefully, validate their customers' values and position the customer service relationship at the forefront of the brand.

Meanwhile, ESG has become top priority for companies as they seek to meet a growing consumer desire for more sustainable and socially conscious brands. In making their purchasing decisions, customers today want to know the source of the products they purchase, how sustainable management runs throughout the supply chain and whether employees of the brand are treated well.

The rapid uptake in e-commerce across all age groups has also brought data security, privacy and cybercrime front of mind for both organizations and their customers.



## Expectations

- ▶ **Global Trends:** More than ever consumers now expect connected journeys, seamless transitions across channels and end-to-end experiences that are tailored to their circumstances. Customer feedback has become an essential barometer
- ▶ **In Singapore:** The Expectations pillar continues to be ranked the third most important pillar for customer experience in Singapore. In the previous year, it was the biggest driver of customer advocacy, which refer to the likelihood of someone recommending the brand to others.

We have also observed a trend of 'expectations transfer', where customers expect their best experience with a company to be replicated elsewhere. This has become even more evident in the past year as customers embrace a raft of new technologies. Companies are having to rapidly increase the pace of innovation to keep up with these developments. Consequently, this trend has also become a strong driver for improvement across all business aspects. New technologies such as AI and ML are pushing the boundaries of what is possible every day, and this in turn has led to growing customer expectations.



## Time and Effort

- ▶ **Global trends:** 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. The increasing fusion of online and offline experiences are taking account of the fact that sometimes consumers want to browse, to evaluate and to be inspired and stimulated.
- ▶ **In Singapore:** Among customers surveyed in Singapore this year, the pillar of Time & Effort received its lowest weightage in three years. E-commerce has become a way of life for many customers, which has facilitated access to same-day or next day delivery, among other factors. Such easy and seamless experiences are the new “norm” and have formed the baseline for consumers expectations going forward.

Therefore, Time & Effort is less of a concern in customer experience and there is a greater emphasis on other pillars. But this doesn't mean that time & effort is not important – rather than being a differentiating factor, it is a fundamental building block for customer experience and a milestone that every brand must strive to hit.



## Resolution

- ▶ **Global Trends:** In a world of social media and review-driven purchases, 'heroic' customer recovery is no longer a nice to have, reputationally, it is essential.
- ▶ **In Singapore:** Customers in Singapore gave more weightage to the Resolution pillar in 2021, compared with the previous year. Customer problem solving has moved beyond just fixing problems that a firm may cause for its customers into a focus on customer lifetime problems, both as a source of innovation, but also as a mechanism for extending a trusted relationship.

Companies are looking at pain points in life as well as in their processes and how both of these impact the resulting customer journeys. Apps and digital solutions are rapidly being rolled out that address the totality of customer problem solving needs.



## Empathy

- ▶ **Global trends:** Organisations are beginning to operationalise empathy; it is becoming a core competence when it comes to user experience. Anthropology and ethnography techniques are informing experience designers.
- ▶ **In Singapore:** The Empathy pillar is becoming increasingly important to an organisation's operations as a core competence when it comes to user experience design and improvement. In Singapore, Empathy achieved its highest overall weightage in three years, showing that customers are looking for brands that value their feelings amid uncertain times.

Customers want to support companies that can show they care. This includes understanding their lives and challenges and offering sensitive solutions to their problems. Customers are seeking not only a seamless transaction experience, but they also crave for the psychological satisfaction of a human connection.

The key differentiator between an anodyne but potentially effective experience and one that connects emotionally and drives future behaviour is in brands knowing when customers need the human-to-human interaction and offering it immediately.



“ The results of KPMG's customer experience survey have shown that customers continue to look for differentiated and personalised experiences with brands that improve the quality of their lives. Part of these customised experiences involve how brands align with customers' values and beliefs, such as being purpose-driven and responsible to the environment and society; customers are also looking for trustworthy brands in tune with their feelings at a time where scams and cyber-attacks are rampant. Hence, how brands position their value proposition and tell their stories of customer experience will need to be thought through strategically. Omnichannel remains key, but the character of the brand and what it does for customers in difficult times will be the defining factor - particularly in an era where loyalty and trust are expensive to gain but easy to lose. ”



**Guillaume Sachet**

Partner, Advisory, KPMG in Singapore



# Singapore's Customer Experience Trends

The 2021 Customer Experience Excellence (CEE) Singapore Survey shows that Personalisation continues to be the top priority for Singapore consumers, with a 19% weightage. This is followed by Integrity (18% weightage) and Expectations (18% weightage). Meanwhile, the Empathy pillar reached its three-year high at about 14% weightage.

These trends suggest that Singapore consumers are placing an equal emphasis on what brands can deliver for them as customers (Personalisation, Expectations) and how brands play their roles in society (Integrity, Empathy).

In surveying the business landscape and reviewing the actions and behaviours of customer experience leaders in Singapore and across the world, we see best-in-class brands exhibiting the same shared characteristics.





# Connected, Powered, Trusted

## CONNECTED

### Driving personalisation through technology and data

The Personalisation pillar has held steady as the topmost important attribute (about 19% weighting for three years from 2019 to 2021) that consumers expect from brands, if they are to remain loyal to the brand and to recommend it.

However, as Singapore transitions out of the pandemic, brands need to contend with rising customer expectations when it comes to the level of personalisation which consumers expect to be delivered.

Beyond customisation of products and services, today's customers are looking to businesses to deliver hyper-personalised experiences across all touchpoints both physical and digital - by harnessing data, analytics and Artificial Intelligence.

After all, as COVID-19 becomes endemic, consumers will increasingly marry their preferences for online and offline channels, which together, are expected to trigger new trends and behaviours such as more "research online, purchase offline".

This omnichannel strategy can be seen in how leading DTC (direct to consumer) brands are not only showing up online, but also setting up physical stores to offer more personal and human experiences across channels and buying stages to meet the changing needs of consumers.

Meanwhile, the drive sustained business growth, supply-chain management systems are also needed to integrate both online and offline channels to provide an accurate view of product availability to customers.

Ultimately, increasing focus on driving distinctive, accurate and empathetic personalisation will be key moving ahead.

### Forging strong emotional and social connections

Consumers are looking for more Empathy to be displayed by brands, as this pillar achieved its highest weighting in three years at about 14%.

This shows that consumers are not just looking for personalisation, they are also looking to connect at the human level. Customers are no longer "buying from" a brand but "buying into" it. This is why empathy, or the ability for brands to relate with or understand customers'

emotions or state of mind, has become key for fostering meaningful relationships. Understanding and reacting to emotional cues is central to building trust and strong bonds.

Customers seek not just simplicity and convenience in their interactions with brands, but also the psychological satisfaction of a human connection. Recognising and fulfilling this need will define the relationships brands build with their customers.

Technology is playing its part towards this, as Artificial Intelligence and Machine Learning become better at reacting to social cues. More sophisticated algorithms are interpreting new types of visual and auditory data to read emotions better.

With such insights and data, brands are able to tune into the specific moods of their customers by anticipating their needs, expectations and preference at every point in their journey. Brands will also have better insights to curate products, promotions and services to match their customer's state of mind.



## POWERED

### Consumers are looking for a platform where they can access and do everything they want

Consumer expectations are evolving – they are increasingly looking for a one-stop shop for all their needs. With customer expectations continuing to evolve, the Expectations pillar has remained the third most important in Singapore, with a weightage of about 18%.

Customers are increasingly looking to brands to provide them with convenience and choice when it comes to servicing their needs. Usage of multiple devices by customers means that brands will need to create holistic ecosystems that provide a consistent customer experience across all touchpoints.

Superapps are a case in point. By bundling several features (e.g., transportation, food delivery, financial services, shopping, etc.) under one umbrella, Superapps are becoming popular with customers in the region.

However, brands looking to build superapps may face stiff competition from many app providers offering varied services since Singapore's market is highly mature, and there has already been high smartphone usage and fast internet speeds. This creates opportunities for brands to explore a partnership model to build their apps. Brands may, for example, look for partners to develop their

service and technology platform, thereby lowering their skills and resource requirements.

As digital becomes a priority channel for customers, one-stop platforms are also coming to the fore. These platforms cater to customers' needs across their journey – from consideration, to purchase, to servicing and resolution.

Aside from reducing time and effort for customers, brands will have to move to effectively resolve customer issues as they build out these platforms. This is supported by a higher weightage for the Resolution pillar this year compared with 2020, even though the weightage for this pillar remains below pre-pandemic levels.

## TRUSTED

### A growing focus on ESG and a sense of purpose will shape future CX

Integrity remains the second most important pillar of customer experience in Singapore for the third straight year, with customers increasingly demanding trust and transparency, along with a sense of purpose. With the pandemic heightening sustainability and social awareness, the world is at the cusp of an "integrity economy" where brands are seeing synergies between their ESG agendas and driving competitive advantage. This has led to many businesses shifting their focus from profits to people, with issues relating to climate change and societal welfare topping the agenda.

As customers start to become more vocal about ESG and social credentials, an intensified focus on ESG and corporate social responsibility (CSR) commitments will be crucial, especially for brands looking to forge closer emotional and social connections with their customers. Business leaders will need to consider how they may re-engage with purpose and validate their corporate values, while moving CSR to the forefront of the brand.

The CEE survey shows that younger people, in particular, display a greater willingness to pay for greener and more sustainable brands, underlining the trend towards ethical and sustainable-minded consumption among the gen Z and millennial population - 69% of respondents aged 25 to 34 and 67% of respondents aged 18 to 24 are willing to pay more for greener products. This is higher than both the global average for these age groups, as well as the willingness of older groups.

The rise of e-commerce and other digital ecosystems has also highlighted issues of data security, privacy and cybercrime for both organisations and their customers. The protection and safekeeping of data is essential in this new world, where trust is the license to operate.





# Trends by Sectors

## Utilities takes top spot; Financial services sector slides to fifth.

Industry	2021 rank	2020 rank
Utilities	1	7
Grocery retail	2	3
Non-grocery retail	3	2
Travel	4	4
Financial services	5	1
Logistics	6	6
Public sector	7	5
Telecoms	8	8

### OVERVIEW

- ▶ Grocery retail showed higher empathy this year, by offering discounts on essential products as among the strategies adopted to provide value for money amid rising cost-of-living in Singapore.
- ▶ Non-grocery retail, with four brands in the top 10, moved quickly to personalise their offerings while embracing a holistic omni-channel ecosystem to cater to the evolving needs of customers.
- ▶ The Travel sector held on to fourth spot, despite a tough year. A focus on personalisation and local strategies helped brands improve customer experience.
- ▶ Financial Services providers are experiencing a surge in demand from customers for seamless digital services experience.

- ▶ The Payments space (under Financial Services sector) is seen to be integral to new emerging business models across various sectors as well as personal mobility.
- ▶ The Logistics sector focused on improving customer experience after pandemic-related disruptions exposed fault lines in global supply chains
- ▶ Public Sector brands struggled to resolve customer complaints or meet expectations for brand performance as desired this year even with various programmes being rolled out to improve customer service in recent years, such as the Public Sector Transformation (PST) movement.
- ▶ The Telecom sector intensified focus on enhancing customer experience by offering better value to customers, amid intense competition.

*\*Only one brand ranked in Utilities sector*



## FINANCIAL SERVICES

ESG commitments have steered financial institutions towards purpose-driven agendas, while decentralised financial offerings like crypto are now part of the expected experience

vs. previous year									
	Number of brands	Personalisation	Time & Effort	Expectations	Integrity	Resolution	Empathy	Value	Loyalty
Financial Services	23	-1%	-1%	0%	-1%	-1%	-1%	-1%	-1%
Banking	8	-1%	-1%	0%	0%	-1%	-1%	-1%	0%
Credit Card	3	-1%	-2%	-1%	0%	-1%	-1%	0%	-1%
Insurance	7	0%	0%	-1%	-2%	-3%	-2%	-1%	-3%
Payment Service	5	0%	0%	2%	1%	1%	1%	0%	1%



- ▶ Four of Singapore's top 10 brands for customer experience are from the Financial Services sector, including American Express, Apple Pay, as well as local banks POSB and DBS. This is the highest representation in the top 10 list (along with the non-grocery retail sector).
- ▶ The financial services sector, however, slipped four places in our 2021 survey rankings, after topping the industry rankings for two straight years. This indicates that customers are demanding more from Financial Services providers with regards to digital services and experience.
- ▶ One bright spot was the Payments sector which witnessed steady improvements in

terms of service and experience. The advent of Fintechs, business digitisation and government initiatives has proved integral to new emerging business models within the Payments sector across various industries as well as personal mobility.

- ▶ As the Financial Services industry rushes to realise digital-first strategies, where decentralised financial offerings are now part of the expected experience, investments in Machine Learning and Artificial Intelligence can help the industry create appropriate self-service capabilities. However, there is evidence to show that certain complex activities still require empathetic personal conversations with customers.

- ▶ Customers are now measuring the integrity of financial services players based on the firm's ESG strategy and safeguarding of customers' personal data. Thus, ESG commitments are steering financial institutions towards purpose-driven agendas. Our survey showed that Integrity ranks as the most important pillar for this sector and the highest performing pillar for the Banking industry. This indicates that customers are looking towards financial services providers for trusted products and offerings in a highly regulated industry.



- ▶ There is a need for a deeper understanding of trust. Customers are demanding more ambitious ESG goals as the COVID-19 pandemic has put the focus on sustainability agenda. Against this backdrop, financial services players in Singapore are stepping up their focus on green finance products while exploring how they can cater towards changing customers' expectations in this area. These initiatives encompass a wide range of grant programmes, loans and investments to spur green development and reduce carbon emissions.
- ▶ One such example is DBS' Green Solutions package that offers consumers options to integrate green practices in their daily lives, including transport, payments and purchases. The package aims not just to make offerings more affordable, but also to facilitate transitioning to greener options by making it more effortless for consumers.
- ▶ Another case in point is American Express, the second ranked brand this year. The company started a global CSR programme in July 2020 with local tie-ups to support Singapore's society and fill gaps in community needs. The American Express global "Shop Small" campaign was launched in Singapore to boost local consumption and help struggling small stores. This reflects the brand's emphasis on showing empathy by not only valuing customers' feelings but also understanding the needs of the community and society during this uncertain period.
- ▶ At the same time, customers are demanding better value from Financial Services organisations. A declining trend in Value scores suggests customers see more scope for Financial Services players to offer competitive pricing amid the low interest rate environment and the rise of Fintechs.
- ▶ The sharpest decline across all pillars within the Financial Services sector was seen in the insurance industry. While insurance in general sees lower loyalty scores as consumers may have policies with multiple insurers and interactions are less frequent than with say banks, one reason for the fall might be that there is greater transparency emerging in the insurance industry as customers have a great ability today to research online before buying. Current day consumers can equip themselves with more information, providing them with more choice and access to compare more easily across various brands.
- ▶ With regards to Resolution, insurers have been lagging behind in this pillar compared to the Financial Services sector as a whole. Banks have led the way in digital banking developing self-servicing tools, while payments and credit cards have also excelled in this space. Consumers are now expecting digital self-service from insurers given the way they are interacting with other brands.



“ Four of Singapore's top 10 brands for customer experience are from the Financial Services sector. While this is encouraging, we also see a slip in rankings for the sector, largely due to digital services. Beyond speed and convenience, the need for financial institutions to retain a personal and empathetic tone in their touchpoints with customers, particularly in times when technology or offline processes fail, is of prime importance to customers. ”



**Anton Ruddenklau**

Partner and Head of Financial Services, KPMG in Singapore



# RETAIL

Value-seeking consumerism has risen amid inflationary times, driving retail to consider both social impact and experience as part of the proposition

		vs. previous year								
	Number of brands	PERSONALISATION	TIME & EFFORT	EXPECTATION	INTEGRITY	RESOLUTION	EMPATHY	Value	Loyalty	
Grocery Retail	5	0%	0%	1%	0%	1%	1%	1%	0%	
Non-Grocery Retail	15	0%	0%	-1%	0%	0%	0%	-2%	-1%	

- ▶ The grocery and non-grocery sectors represent five out of Singapore’s top 10 brands for customer experience.
- ▶ Consumers are seeking value for money amid inflationary times, prompting retailers to consider both social impact and experience as part of their proposition. Hence, grocery retail, in particular, showed higher Empathy throughout a tough year by seeking to provide customers value amid economic uncertainty in Singapore - one strategy was offering discounts on essential products

- ▶ Giant, Singapore’s second largest grocery retailer, ranked as one of the most improved brands in the top 15 this year. Giant slashed prices on over 600 products in September 2020 as part of a campaign to address the rising cost-of-living in Singapore. They extended this campaign until the end of 2021, offering average discounts of 20% on more than 100 essential products. Furthermore, Giant has been pushing out own-brand products (budget driven Giant label and a slightly more premium brand Meadows label), positioning it as 20% cheaper than leading brands in their respective categories.

- ▶ NTUC FairPrice is the highest-ranking brand in the grocery segment. NTUC FairPrice’s strong performance in customer experience reflects its success in reinventing its store format by embedding customer-centric design thinking into physical spaces. These stores now feature a wider selection of food, combined with added services like upscale coffee, larger displays, and recipe recommendations.<sup>1</sup>



- ▶ Compared to 2020, the non-grocery sector saw a slight decrease in customer loyalty this year reflecting the willingness of customers to experiment with new brands.
- ▶ Customers were also seeking better value from non-grocery retailers as they became more watchful about their spending habits. With more options from both a variety and price perspective, consumers today are seen shifting loyalties more readily and see less value in traditional brick-and-mortar and retail brands.
- ▶ In order to compete against new and exciting shopping experiences online, brands are being compelled to rethink the way they engage with customers and how products are being sold. “Retail-tainment”, for instance, is among the strategies being embraced by major retail brands to drive customer engagement and sales - a trend that is expected to continue to gain traction in the near future.
- ▶ Engaging, live-streamed events are increasingly being used to promote and sell products online. Products are often showcased and explained to potential consumers, with gamification being employed, at times, to entice consumers to buy more. Live streaming, for example, might help create a sense of fear of missing out (FOMO) as consumers are encouraged to urgently make purchases with stocks shown as running out.



<sup>1</sup> <https://www.campaignasia.com/article/ntuc-fairprice-pivots-its-messaging-toward-realistic-optimism/469276>



# TELECOMMUNICATIONS & LOGISTICS

Telecoms offer value, while logistics sector gets better at resolving customer issues

		vs. previous year								
Number of brands		Personalisation	Time & Effort	Expectations	Integrity	Resolution	Empathy	Value	Loyalty	
Telecoms	5	3%	3%	4%	5%	4%	2%	7%	4%	
Logistics	4	2%	2%	2%	1%	3%	1%	0%	2%	

- ▶ Telecommunications operators (Telcos) recorded an increasing trend across the pillars, reflecting the sector’s efforts to address concerns on quality of data and network services as well as how customers are engaged when resolving issues.
- ▶ Consumers enjoyed favourable data deals in 2021 as intense competition from new operators prompted telcos to slash price plans. This is highlighted by the 7% improvement in value offered by telcos versus the previous year.

- ▶ With customer expectations rapidly evolving across sectors, telcos are enhancing their focus on improving the overall standards and quality of service, customer engagement and personalisation to deliver exceptional experiences for customers. Many telcos are thus embarking on digital transformation journeys, while adopting artificial intelligence technologies like automatic speech recognition and natural language learning to deliver omni-channel solutions, such as cloud-based contact centre services.

- ▶ The logistics sector also recorded improved scores across the board, underscoring efforts to address vulnerabilities after the COVID-19 pandemic disrupted supply chains.
- ▶ However, logistics sector players were unable to offer customers better value this year due to rising costs. Higher logistics costs were sparked by exponential growth of e-commerce and supply chain vulnerabilities such as saturated ports and shipping container shortage.





# Singapore's top 15 brands for customer experience

The pandemic did not deter Singapore's top brands in making progress on the customers experience front.



Company	Rank		
	2021	2020	2019
Singapore Airlines	1	2	1
American Express	2	1	NOT RANKED
Apple Store	3	3	4
Apple Pay	4	9	NEW
Shell	5	19	NEW
Sephora	6	38	17
POSB	7	6	NEW
Uniqlo	8	5	NEW
NTUC Fairprice	9	11	7
DBS	10	10	6
MasterCard	11	16	5
Giant	12	29	27
Caltex	13	NOT RANKED	NEW
Shopee	14	NEW	NEW
Esso	15	8	NEW

### Singapore Airlines

Singapore Airlines emerged as the top brand for customer experience in Singapore for 2021 despite the company cutting costs and reducing capacity to cope with global travel restrictions. The airline persisted with customer engagement efforts, even as it rebuilt its network to welcome passenger traffic as borders reopened cautiously with vaccinated travel lanes (VTL).

During the first half of 2021, Singapore Airlines was among the first carriers in the world to operate flights with a full complement of vaccinated pilots and cabin crew<sup>2</sup>. The airline also roped in a U.S. cloud-based software firm to develop and implement a new customer case and knowledge management system<sup>3</sup>. Several new features were also introduced to enhance the airline's club membership and frequent flyer programmes, as part of its commitment to its members<sup>4</sup>.

### American Express

A consistent leader for customer experience in the market, American Express ranked top two in KPMG's 2021 survey with personalisation being key to its success. The U.S.-based financial services organisation, which had ranked first in 2020, yet again received praise from Singapore customers for its efficiency, empowerment and personable interactions – cornerstone values that are consistently reflected in customer experiences.



American Express also topped the Singapore market for the Personalisation pillar. The company built a personalisation engine called “Orchestra” to shape marketing and servicing interactions for every customer in real-time across their app, on their website and over email. American Express had to focus on the issues of connection, technology stack, data science, front and back office, products, customer, and internal and external partners. The approach required a holistic and highly connected approach to get to the optimal way forward. It took two and a half years to conceive of and fully deploy Orchestra.

### Apple Store

The Apple store maintained its third-place ranking for the second year running in Singapore, having expanded to three outlets across the island. Its most recent store sits directly on the waters of Marina Bay – an all-glass dome that offers 360-degree panoramic views of the city<sup>5</sup>.

In light of pandemic-related disruption, Apple Store took prompt action to ensure a safe yet satisfying in-store experience for customers. These measures include offering appointment-only service to limit store crowding and maintain physical distancing, deep cleaning surfaces and providing alcohol wipes at display tables.

### Other notable brand shifts for customer experience

The biggest gainer in 2021 was Sephora, jumping 32 positions to rank sixth overall. The French personal care and beauty products retailer looked to enhance its online services, offering one-on-one virtual beauty consultation sessions. This push served to digitise its ‘in-store’ experiences while helping the brand foster a strong rapport with customers through personalised advice and beauty tips.

Since 2017, Sephora introduced the use of augmented reality into its mobile app, allowing customers to try on make-up products virtually. During the height of the pandemic, this feature helped Sephora gain an edge on competitors as early adopters of such technology. While physical retail shopping has since resumed, hygiene can sometimes still remain top of mind for customers, hence this feature remains a compelling service for customers online. Customers have noted that Sephora is mindful of their needs and is very professional and effective in handling queries and resolving complaints.

<sup>2</sup> [https://www.singaporeair.com/en\\_UK/us/media-centre/press-release/article/?q=en\\_UK/2021/January-March/ne0721-210211](https://www.singaporeair.com/en_UK/us/media-centre/press-release/article/?q=en_UK/2021/January-March/ne0721-210211)

<sup>3</sup> [https://www.singaporeair.com/en\\_UK/us/media-centre/press-release/article/?q=en\\_UK/2021/April-June/ne1021-210406](https://www.singaporeair.com/en_UK/us/media-centre/press-release/article/?q=en_UK/2021/April-June/ne1021-210406)

<sup>4</sup> [https://www.singaporeair.com/en\\_UK/us/media-centre/press-release/article/?q=en\\_UK/2021/January-March/ne0121-210106](https://www.singaporeair.com/en_UK/us/media-centre/press-release/article/?q=en_UK/2021/January-March/ne0121-210106)

<sup>5</sup> <https://www.apple.com/in/newsroom/2020/09/apple-marina-bay-sands-opens-thursday-in-singapore/>





# Conclusion

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

COVID-19 has forced companies to act purposefully, deciding what to take with them into the future and what to leave behind. For most companies it has meant a significant transition underpinned by new ways of working. The following chart illustrates the journey that our survey's leading companies have been on.

The hierarchical silos of an industrial past are giving way to an agile culture for a digital future. Our survey's leading firms have gone beyond seeing digital as a channel into seeing how new technologies underpin customer journeys end to end, orchestrating online and offline capabilities to build seamless, low-effort highly personalised customer experiences that are at once both human and memorable.



### From

Bureaucratic and rules based

Incrementalism

Offline with a digital channel

Customer journeys as a method

Customer journeys as maps

Isolated predictive models for sales optimization

Ad hoc channel-based customer experiences

Customer insight as an input

Isolated testing of AI, ML, Blockchain, Cloud in specific use cases and applications

Inflexible and institutional

HR, people management

### To

Agile and algorithms

Innovative and creative

Digital integrated with offline

Customer journeys as a way of life

Real-time customer journey visualization based on real-time customer behavior

Integrated predictive models driving next best actions, service, and risk identification

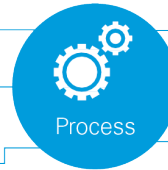
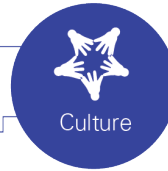
Orchestrated omnichannel customer experiences

Machine-derived customer insight at scale driving real-time decisioning

Building the technical and data science infrastructure for these technologies to move mainstream

Responsive to unexpected events and evolving customer needs — agile at scale

HR, remote working, innovation and wellbeing, servant leadership





# Transforming your brand for the future of customer experience

## KPMG's recommendations

The customer experience leaders of tomorrow will be purpose-driven, sustainability-focused and customer-centric companies that can apply a whole-of-organisation approach to shape engagement and delivery for consumers. This will impact organisations' business models, supply chains and engagement strategies, calling on them to demonstrate the values they stand for and the impact they aim to make.

Given such needs, organisations may wish to consider appointing a Chief Experience Officer to drive a strong vision and leadership for these transformation efforts. This could involve bringing various departments together to evaluate touchpoints and to weave in greater empathy on top of the usual pillars of Personalisation, Integrity and Expectations.

Beyond internal changes, businesses will need to solve supply chain issues that pose challenges to the choice and convenience that consumers are looking for. Just-in-time logistics will be less relevant – making way for just-in-case methodologies where stockpiling for a rainy day where there are disruptions becomes the norm. Today's consumers will also not stand for digital inconvenience; they are also looking for cutting-edge demonstrations of brands being in sync with technology evolution. Hence, brands will need to evaluate their strategies to stay connected to consumers across all their touchpoints, both physical and digital, while remaining trustworthy and reliable.

Two key areas are proposed as immediate priorities that brands may wish to consider.



## 1. Speed up digital transformation across all channels

While many brands have embarked on their digital transformation journeys in recent years in light of more customers seeking omnichannel solutions, they often find themselves playing catch-up in their efforts to deliver differentiated experiences. To stand out, brands will need to focus on providing distinctive, accurate and empathetic personalisation on online channels while connecting this and their offline experience into one seamless journey.

As online customer interactions increase, brands must find ways to connect emotionally with the customer. Online experiences run the risk of being too transactional – thereby losing the human touch, even though convenience and ease of use are present. Brands must look towards the future-needs of customers to truly lead customer experience – leveraging artificial intelligence, machine learning and automation are just some ways where brands can compete and succeed in this competitive landscape.

As brands strive to enhance their customer-facing systems, they should also look to strengthen their back-end systems that support the omnichannel experience. They might also consider enhancing their data collection across all channels, including offline ones, to create a single view of the unique, precise and holistic profiles of each customer.

Investing in the right tools and technologies will facilitate the collection, sharing and use of data across the organisations. Developing an organisation design around the customer journey, such as through linking the front and back offices, will help drive synergies and improvements across the customer's lifecycle.

But delivering a best-in-class customer experience through technology and data alone is not enough. It takes a cultural shift to support the implementation and adoption of these new technologies and data-led solutions. Brands will have to cultivate a customer-centric culture that not only empowers employees to create and deliver excellent customer experience but also inculcates the belief that their contribution, however small, builds towards a bigger picture.

## 2. Caring about your customer and your society

Customers are increasingly focused on emotional and social connections, and it will take more than just understanding their needs. Brands will need to communicate this understanding in a way that demonstrates genuine and sincere care and concern.

It has become increasingly important to demonstrate and operationalise empathy from within, through providing care not only to consumers but also to employees through wellness and recognition programmes. Brands that

holistically emphasise their commitment to empathetic engagement across their organisation, will instil a culture of care and concern, and this in turn influences customer interactions.

Customers are also demanding that brands consider their ESG impact. As ESG takes centre stage, the customer experience will shift – from going plastic-free or paper-less to bigger and bolder commitments like achieving net zero emissions. These ESG commitments need to transcend the interactions between companies and customers and how they can develop products and services to become a trusted brand. Businesses will need to communicate their brand's purpose, including their ESG goals, along with providing regular updates on their commitments. These ESG goals will have to be embedded into their business, product, and operational strategies to engage and appeal to the younger demographic.

Lastly, brands should do a regular review of data security strategies to protect their customers' trust of the brand in safeguarding their personal data. As more customers carry out their daily activities online, there is an increasing concern around privacy and security. Ultimately, brands that care about their customers and their society are one step closer towards building consumer trust, especially with Integrity ranking among the top Pillars for customer experience in Singapore.



# Methodology

## About the research

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

This year alone we have taken in the views of more than 88,000 consumers across 26 markets. The research for this report was conducted via an online survey methodology, completed Q2 2021. A nationally representative consumer sample was targeted for each market, to be comparable in terms of age and gender, while also targeting regional representation.

To participate in the research and to be able to respond to questions on a specific company, respondents must have interacted with that company in the last 6 months.

An interaction is defined as making a purchase, using the company's products or services, contacting a company with a query, or even

browsing their website or store — so not all respondents will have been existing customers of the brand they evaluated.

In order to be included in the final rankings for each country, each brand must have achieved a minimum number of consumer responses.

This report analyses the results of a consumer survey undertaken in Q2, 2021. As such, all companies, including audit clients, are representative of consumer opinion and ranking. Mentions of individual companies should not be interpreted as an endorsement by KPMG International or its member firms.

## CEE scores

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

## Global CEE coverage in 2021



26 countries, regions and jurisdictions



2,970 unique brands evaluated



88,616 consumers



868,290 individual brand evaluations





# About the Singapore sample

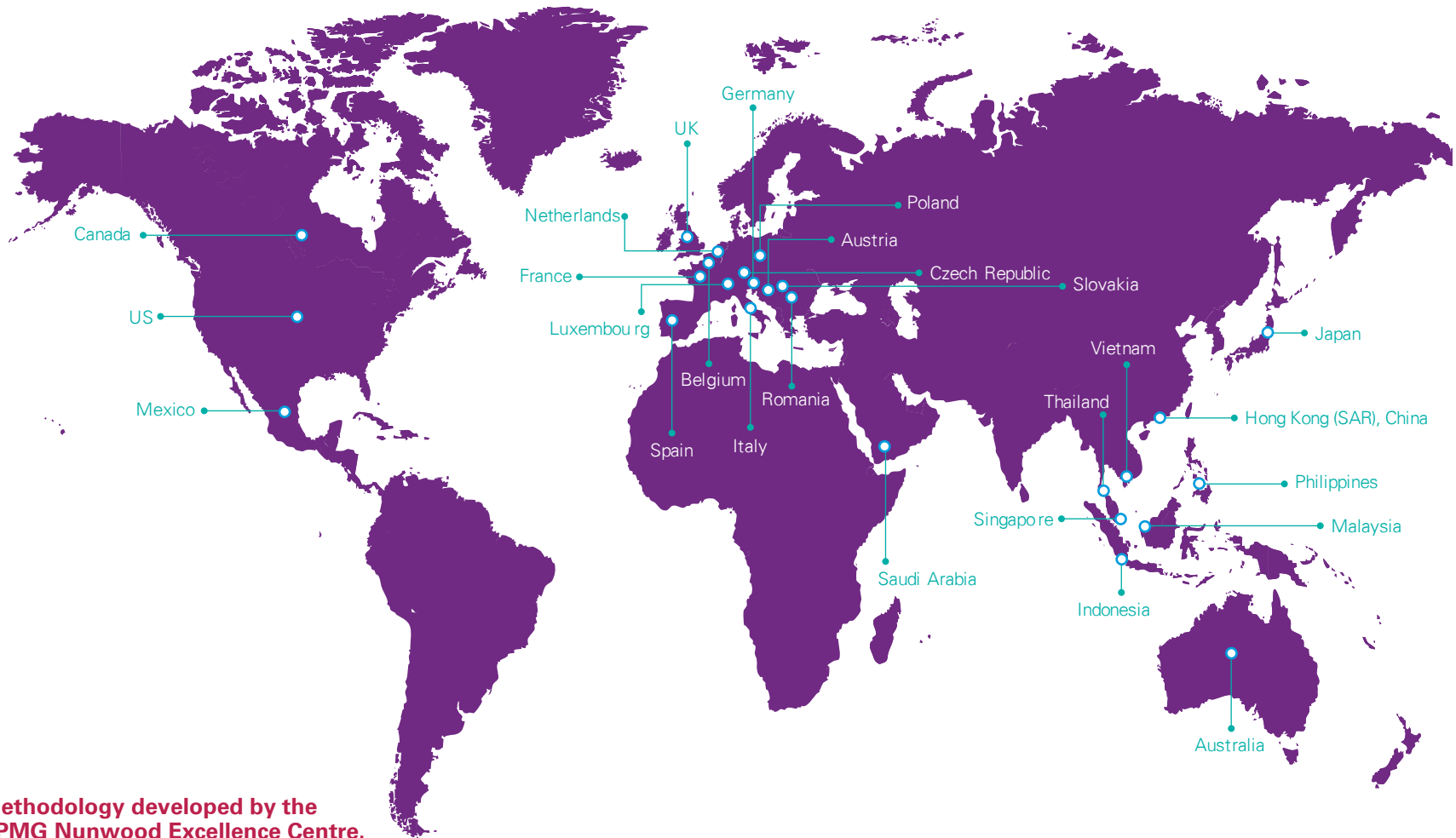
In Singapore, the survey studied consumers from eight major sectors.

The research of this report was conducted via an online survey methodology, conducted between April – July 2021. A nationally representative consumer sample was targeted for each market, to be represented in terms of age and gender, while also targeting regional representation. To participate in the research and to be able to respond to the questions on a specific company, respondents must have interacted with that company in the last six months. An interaction is defined, but not limited to: (i) Making a purchase (ii) Using the brand's products and services (iii) Contacting a brand with a query (iii) Browsing their website

The overall performance of each brand was determined by the CEE Score. The score is calculated by taking the weighted average of each of the Six Pillar scores of each brand. The weighting is derived through regression analysis to understand the relative importance of each of the Six Pillars in driving advocacy and loyalty. A minimum of 80 consumer responses were required for the brand to be included in our final analysis. Brands in the study are a mix of multinational and large homegrown corporations.



## Research on program coverage



Methodology developed by the KPMG Nunwood Excellence Centre.



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