



Delivering customer value through AI-driven experiences

Customer Experience Excellence
Report 2024 - 2025

KPMG in Singapore





Foreword

In the excitement around new technology, the human factor can sometimes be neglected. Today, calibrating how best to balance a human touch with innovations like generative AI (Gen AI) is a challenge for business leaders around the world, but it is particularly important to Singapore, where a robust services sector and steady consumer spending have underpinned recent growth. Building on these strengths means serving customers in new and better ways, if Singapore is to overcome inflationary pressures and headwinds from an unsettled global economy.

The KPMG Global CEE Report 2024-2025 offers insights into how Singapore customers can be better served. It analyses consumers' experience on the basis of Six Pillars: Personalisation, Time & Effort, Expectation, Integrity, Resolution, and Empathy. This report highlights that the first pillar, Personalisation, remains foundational to customer experience. In Singapore, though, we have also seen a growing emphasis on the importance of Integrity and Empathy, as customers increasingly value brands that offer transparency and authentic emotional connections.

This desire for Integrity helps to explain customer sentiment towards AI, which is generally cautious. Conversations around Gen AI – and its potential to transform customer experience – have shifted from exploration to execution. Businesses are moving beyond AI simply as a means to summarise data or automate repetitive tasks. They are now embedding it into core processes – enhanced decision-making, predicting customer needs, and delivering personalised experiences at scale.

That said, our research shows that Singapore consumers continue to have reservations about the technology. They are concerned about security risks such

as identity theft and data privacy, as well as the potential for AI to generate negative, impersonal experiences. The survey results highlight the importance of trust in maintaining customer loyalty.

In our report this year, we examine how Singapore's leading brands have adopted new technologies to bring about the personalisation that consumers desire, while at the same time reassuring them that their data is protected and used responsibly. We explore how brands can use AI to enhance efficiencies; utilise real-time, data-driven insights to shape hyper-personalised and emotionally resonant experiences; and develop deeper connections with their customers by demonstrating empathy. By staying ahead of the curve, brands can move beyond meeting customer needs and generate ripple effects on how responsible and effective data usage can generate spillover effects into the wider retail industry where data can be harnessed well.

From now on, exceptional customer experiences will be defined by how well brands can seamlessly incorporate AI and other emerging technologies into their customer interactions at scale without sacrificing the personal connection that they seek. Perfecting this balance will be a factor that differentiates the most successful brands, allowing them to serve their customers in the way they wish to be served while maximising the opportunities of each relationship.



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Overview of key market trends and insights

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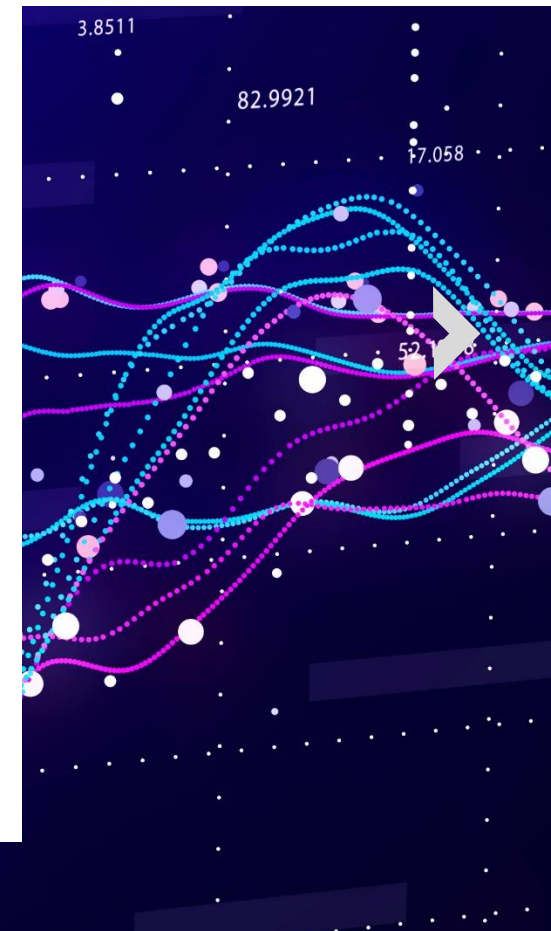
Overview of key market trends and insights

Key Insight #1: AI-powered personalisation will differentiate brand experiences

- A key finding from the KPMG Global CEE Report 2024 is that for the fourth consecutive year, **Personalisation continues to be the top driver in customer experience excellence**, customer loyalty, and advocacy.
- However, Singapore consumer expectations around personalisation are evolving in tandem with rapid technological change. With a growing amount of personal data collected across a myriad of touchpoints, **today's customers expect end-to-end customer journeys to be tailored to their preferences** – from targeted ads and communications to the delivery of in-person customer service. Customers must connect with every interaction to have truly meaningful brand experiences.
- **Rapid developments in the field of AI offer pathways to transform businesses** and operating models in line with these expectations. From its initial use-cases of automating

and executing tasks, the future of AI has shifted towards advancements in content creation (Gen AI), interaction (copilot), and decision-making (agentic AI). Each has profound implications for consumer expectations and decision-making.

- Gen AI, for instance, simplifies personalisation at scale by creating individually tailored content based on data from multiple sources, and continuously optimising performance based on a customer's interactions.
 - A copilot model collaborates with users such as customer service agents, providing recommendations and insights to support the agent in assessing how best to address a customer's concern.
 - An agentic AI model is embedded deeply into an organisation's workflows, enabling automated decision-making for complex processes at scale.
- These advancements have made mass personalisation achievable and affordable when working in tandem with applications such as:
 - Natural Language Processing (NLP) to understand customer context;
 - biometric recognition to automate authentication;
 - and predictive analytics to understand complex behavioural patterns.





► Overview of key market trends and insights

How Singapore brands are responding

- In response, brands in Singapore have invested in technological capabilities to address growing expectations around richer, more relevant, and hyper-personalised experiences – and customers are seeing the difference. The market's overall Personalisation score has improved (from 7.33 in 2023 to 7.39 in 2024), demonstrating the impact of these investments.
- For example, StarHub has embedded AI and data analytics across its customer touchpoints to provide appropriate recommendations and responses for each individual. Customers are now able to tailor their bundled plans (mobile, broadband, and entertainment/lifestyle) more closely to their budget and lifestyle, affording them flexibility whilst also offering StarHub the opportunity to increase customer spend.
- Unleashing AI's full potential empowers employees to identify and act on opportunities to deliver the brand promise in a targeted manner. For example, the hotel and hospitality industry leverages AI and knowledge management capabilities to hyper-personalise guests' end-to-end experience. By tracking and storing their preferences and requests during their current stay (e.g. requests for hypoallergenic pillows, specific room temperature settings, reservations at particular restaurants or tourist attractions), hotel employees can use this information to prepare future stays accordingly for the same customer.
- As AI continues to evolve, it will be critical to ensure that these advancements are integrated into the customer experience. By streamlining processes across all touchpoints and empowering employees with real-time, actionable insights, brands will become well-equipped to not only improve how they conduct business as usual, but to also design differentiated, personalised experiences at scale.



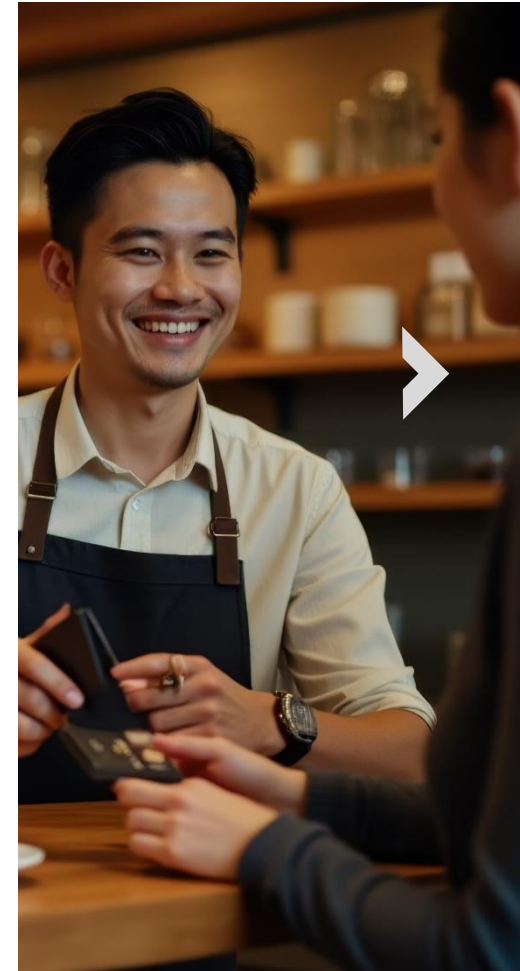
► Overview of key market trends and insights

Key Insight #2: The human touch remains crucial to customer interactions

- Given the pervasiveness of digital touchpoints, today's interactions typically occur onscreen. They often lack the social and nonverbal cues that communicate emotional and situational context, such as the loudness and tone of voice, facial expressions, gestures, and body language. As a result, **digital interactions can lack depth, feedback, or feel highly transactional.**

Demand rising for brands to offer human interaction

- The desire for a human touch is growing among Singapore consumers**, as this year's results show. Empathy continues to increase in importance (+0.6% in pillar weightage). Not being able to interact with a human has also emerged as a key consumer concern in the use of AI.
- These findings correspond with last year's insights, which underscored that as human beings, we relate to personalities, not machines. Brands seeking to create meaningful experiences that enhance loyalty should therefore **consider a human-centric approach in the planning, deployment, and usage of AI** to inform how customer touchpoints and interactions are designed.
- Leading brands have made strides in emulating human interpersonal interactions through understanding sentiment and using natural language in communicating with customers. For example, FWD introduced an AI-driven claims processing system capable of communicating with its insurance customers in a friendly and empathetic manner. By intelligently monitoring customer feedback and emotions during interactions, the system can offer personalised support.
- Similarly, DBS's Gen AI-powered virtual assistant is equipped to receive and interpret customer sentiment beyond mere text. Being capable of understanding customer sentiment through tone, the virtual assistant can respond more empathetically to customers while addressing their needs.





► Overview of key market trends and insights

Sometimes a human is needed

- However, in parallel with integrating the human touch in digital processes, **brands should also step back and assess which moments along the customer journey require human intervention.** Being conscious of different segments of customers, such as digital migrants (i.e. people who adopted digital technology at a later stage of life rather than growing up with it) versus digital natives (i.e. people who grew up with digital technology), and understanding their varying levels of comfort with technology, is a key aspect of demonstrating empathy.
- The KPMG Global CEE Report 2024 shows that **older customers (i.e. customers aged 55+)** tend to value the **personal touch that human representatives provide.** They tend to perceive AI interactions as impersonal – especially when dealing with sensitive issues. Hence, it is important for brands to recognise more complex and sensitive situations, such as account-specific transactions, reporting of fraud and scam cases, or complaints and service recovery cases that may require human intervention (e.g. in-person customer service, phone support, etc.).





► Overview of key market trends and insights

Key Insight #3: Transparency and choice around data privacy are key to building trust

- In the age of information and digitalisation, the exchange of massive amounts of data—including personal and potentially sensitive information—is inevitable. In order to continuously grow and innovate, **brands must be able to leverage this data to create mutual value for both customers and the business.** However, the KPMG Global CEE Report 2024 shows growing customer anxiety around how this data is protected against misuse.

Building confidence through security and integrity

- It found that **trust is becoming an increasingly influential factor in driving customer experiences and loyalty in Singapore.** Integrity became the second most influential pillar among our Six Pillars of Customer Experience Excellence this year, the first time it had ranked so highly in three years. In addition, personal data security has emerged as Singapore's top concern in respect of views on brands' shift to utilising AI.

- For brands to earn their customers' trust and confidence, they must be able to show they are **safeguarding customer data responsibly** and are managing and mitigating the risks involved. In Singapore, the Personal Data Protection Act (PDPA) exists to govern how data is collected, used, and shared, and provides individuals with rights around their personal data. Brands can demonstrate their commitment to robust data security through strong compliance programmes to such regulations, by developing the appropriate frameworks, and ensuring that internal roles are linked to clear ownership and accountability.





► Overview of key market trends and insights

- Enforcing **governance** strategies, developing comprehensive data privacy guidelines, and **creating robust IT infrastructures around cybersecurity** (e.g. privacy enhancing technologies) **are equally essential components in protecting data** in an organisation. When providing data accessibility, businesses must ensure the appropriate data is made available to the right individuals. In tandem, they must also develop data proficiency as a core competency across the organisation to equip their employees with the ability to effectively and safely utilise data to accelerate digital transformation and successfully meet customer needs.

Communicate commitments and let customers set thresholds

- Furthermore, **brands should clearly communicate how they use, handle, and protect data through their AI governance and data integrity mechanisms**. Customers should also be provided with the ability to manage their data sharing preferences. For example, Apple regularly produces advertisements intended to educate customers about how companies use data and what options customers have to manage and protect the personal information they share. Embedding data protection and privacy into a brand's overall strategy can build trust with customers and make them more willing to share their personal data when prompted.



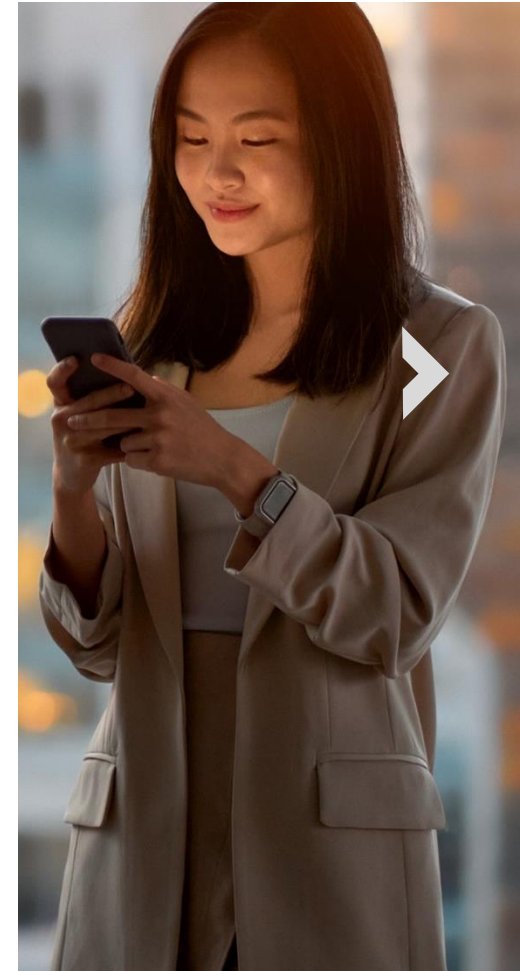


► Overview of key market trends and insights

Key Insight #4: Integrated reward ecosystems will redefine brand loyalty

- While inflation rates are now beginning to moderate, **the cost of living remains a concern for consumers in Singapore.** Value for money is prompting them to re-evaluate how they make purchasing decisions. Beyond pricing and promotions, they also factor for quality, personalisation, and reliability when considering the value of a product, service, or brand. Given this multitude of factors, it is particularly vital for brands to redefine their loyalty programmes to create, cultivate, and cement the trust and support of customers for long-term brand-customer relationships.

- **A well-implemented, relevant, and engaging loyalty scheme can help to support building long-term relationships by rewarding loyal customers.** In the KPMG Global CEE Report 2024, customers highlighted that they value membership and loyalty programmes that allow them to accumulate points to use towards offers and promotions in future shopping activities. They also felt incentivised to patronise brands where they enjoy cashback benefits and additional discounts in return for being a regular customer.
- **Enabling such an ecosystem requires a robust infrastructure** capable of not only integrating various services, but also leveraging customers' historical data to personalise recommendations, rewards, and engagement to drive sustained interest.





► Overview of key market trends and insights

Three steps for inspiring loyalty

- Brands must consider and prioritise three key factors moving forward if they are to leverage customer loyalty to develop deeper relationships with their customer base and remain top of customers' minds.
 - First, given rising global mobility, cross-border loyalty is increasingly an expectation, not a bonus, particularly in a city as globalised as Singapore.** Guaranteeing that customers can enjoy seamless shopping and payment experiences around the world, while collecting and redeeming loyalty points and reaping the benefits of their loyalty to brands effortlessly, further drives superior customer experiences.
 - Secondly, ensure that customer loyalty programmes are Web3-ready.** With Web3, brands are able create loyalty programmes that are interoperable across platforms and partners, positioning the loyalty program to host more collaborative partnerships with fewer technical limitations or additional maintenance costs. With more opportunities for partnerships, brands can offer customers more rewards that best suit their preferences.
 - Finally, leverage customer loyalty programmes to reinforce values-alignment between the customer and the brand.** This helps move the relationship from being purely transactional to one that is emotional and advocacy-based, inspiring greater customer loyalty in the long run. For example, with the increased focus on environmental friendliness and rising green consumerism in the market, an incentive scheme that allows customers to collect points as a reward for eco-friendly actions (e.g. refusing a plastic bag at a point of transaction or opting for a carbon neutral delivery option) will prompt customers to associate the brand with the particular issue or cause (i.e. environmental friendliness) that matters deeply to them, forging an emotional connection between brand and customer. Furthermore, such loyalty programmes encourage customers to support a brand as part of their efforts to shop and consume mindfully, again driving customer loyalty in the long run.



► Overview of key market trends and insights

Gamification and tokenisation

- KPMG's 2024 whitepaper, "Unconditional love: How to make customers faithful with loyalty", sheds further light on the latest strategies and tools to harness enduring customer loyalty across different generations. It showcases the psychological power of gamification, with immersive experiences such as quick quizzes, social challenges, and innovative augmented reality games driving engagement and loyalty. It also illustrates the potential of tokenised loyalty ecosystems as a "common currency", connecting players across the partnership ecosystem through consolidated datasets and instantaneous points-management capabilities.
- Understanding what customers want, and where a brand can add value in the customer's overall journey, is critical towards shaping these loyalty ecosystems. Unlocking this will allow brands to deliver value holistically across a longer time horizon, potentially driving customer retention and improving lifetime value.















Singapore CEE results and case studies















Singapore's top 10 brands for customer experience

Company	Rank		
	2024	2023	2022
 ► Apple Store	1	1	1
 ► Apple Pay	2	2	2
 ► Decathlon	3	4	20
 ► Esso	4	15	11
 ► Singapore Airlines	5	7	28
 ► DBS	6	14	6
 ► Uniqlo	7	11	15
 ► American Express	8	8	Not ranked
 ► Amazon	9	28	42
 ► POSB	10	6	4



Singapore's top ranked local brands for customer experience

Company	Rank		
	2024	2023	2022
 ► Singapore Airlines	5	7	28
 ► DBS	6	14	6
 ► POSB	10	6	4
 ► NETS	13	17	12
 ► Singapore General Hospital	14	5	48
 ► StarHub	15	56	70
 ► Changi Airport	18	3	7
 ► Singapore Petroleum Company	19	Not ranked	Not ranked
 ► UOB	20	43	35
 ► RedMart	21	32	26



Singapore's top ranked local brands for customer experience

Singapore Airlines

This year, Singapore Airlines (SIA) rose by two places to rank as the fifth best-performing brand in Singapore. Its largest improvements were in the Empathy and Integrity pillars, with improvements of +0.24 and +0.13 respectively. It is also noteworthy that the airline leads the Travel & Hotels sector in Empathy with a score of 7.46, given that the pillar has grown in importance as a key driver for overall customer experience.

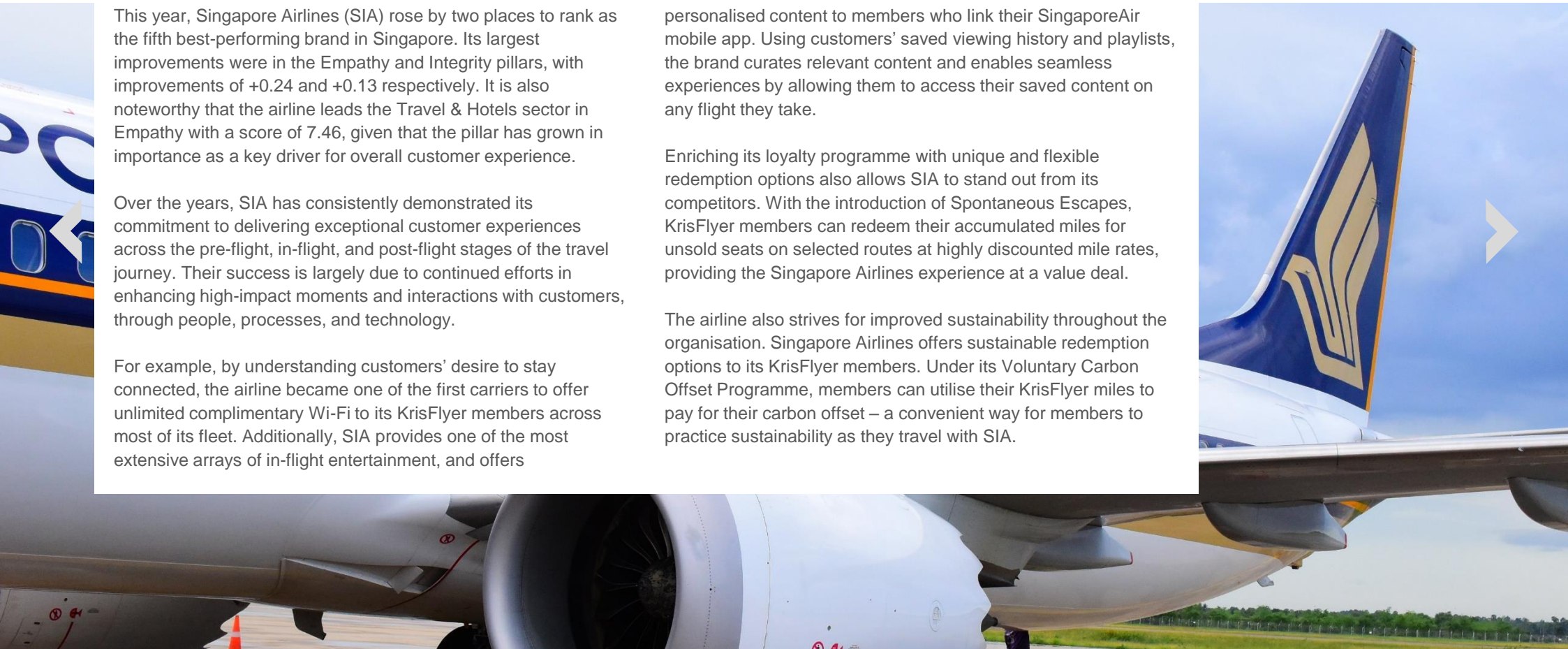
Over the years, SIA has consistently demonstrated its commitment to delivering exceptional customer experiences across the pre-flight, in-flight, and post-flight stages of the travel journey. Their success is largely due to continued efforts in enhancing high-impact moments and interactions with customers, through people, processes, and technology.

For example, by understanding customers' desire to stay connected, the airline became one of the first carriers to offer unlimited complimentary Wi-Fi to its KrisFlyer members across most of its fleet. Additionally, SIA provides one of the most extensive arrays of in-flight entertainment, and offers

personalised content to members who link their SingaporeAir mobile app. Using customers' saved viewing history and playlists, the brand curates relevant content and enables seamless experiences by allowing them to access their saved content on any flight they take.

Enriching its loyalty programme with unique and flexible redemption options also allows SIA to stand out from its competitors. With the introduction of Spontaneous Escapes, KrisFlyer members can redeem their accumulated miles for unsold seats on selected routes at highly discounted mile rates, providing the Singapore Airlines experience at a value deal.

The airline also strives for improved sustainability throughout the organisation. Singapore Airlines offers sustainable redemption options to its KrisFlyer members. Under its Voluntary Carbon Offset Programme, members can utilise their KrisFlyer miles to pay for their carbon offset – a convenient way for members to practice sustainability as they travel with SIA.





► Singapore Airlines *(continued)*

Empowering and supporting employees to resolve customer issues swiftly has also contributed to SIA's success. By implementing an Operational Data Analytics (ODA) platform that provides a centralised view to track data and predict issues, IT staff can achieve near real-time monitoring. This allows them greater visibility in supporting ground operations in troubleshooting issues, as well as feeding other operations teams who oversee SIA's customer touchpoints (e.g. website, mobile app, self-service kiosks) with key insights to detect and resolve problems effectively and efficiently. Respondents for this year's CEE survey specifically highlighted how issues were resolved in minutes, and how staff not only accommodated their requests but also provided clear explanations and empathetic responses.

By effectively harnessing the power of data analytics and predictive capabilities across the entire travel journey, SIA not only blazes the trail for exceptional customer experience, but also makes excellence the standard in delivering their brand promise.





Singapore's top ranked local brands for customer experience

DBS



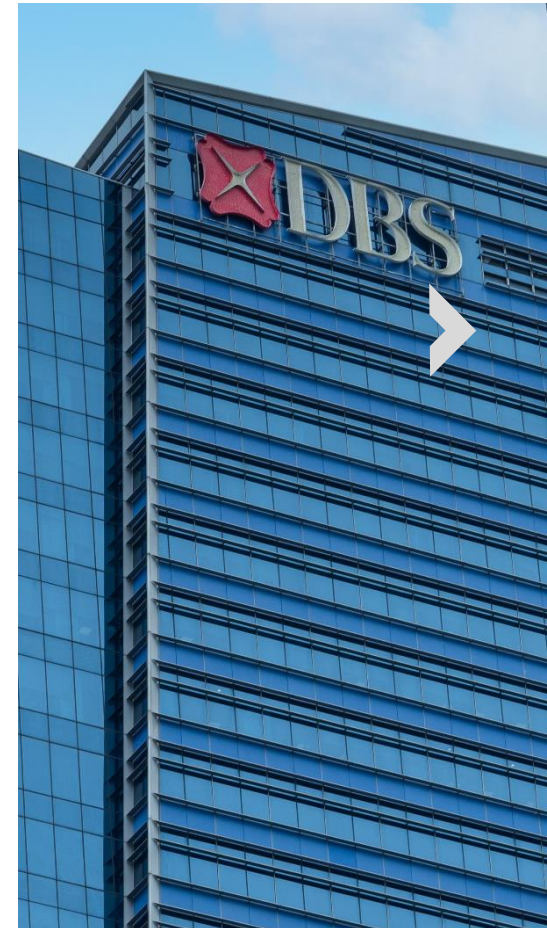
Moving up eight places in this year's CEE ranking, DBS makes a comeback to Singapore's top 10 leaderboard, regaining its position as the sixth best-performing brand from last year's 14th place and leading the Banking sector in its overall performance. The focus on transforming DBS into a technology leader in banking has culminated in significant advances in its digital and delivery performance. This likely resulted in the bank outperforming POSB's CEE results for the first time since 2021. Across the Six Pillars, the bank sees its largest improvements in Empathy and Integrity with year-on-year improvements of +0.37 and +0.25 respectively.

Having set itself a clear objective of delivering differentiated customer experiences to drive superior outcomes, DBS has continued its focus on using "Managing through Journeys" (MtJs) as a way to facilitate collaboration across functions, to deliver value and enhanced customer experience. By orchestrating and anchoring work in cross-functional teams around a unified customer-centric lens and shared KPIs, DBS has transformed its internal processes from operating in siloes to collaborative work. Shared workflows across various squads further deepen their employees' understanding of customers' needs and their relationship with the bank, creating a self-reinforcing loop between the domains and enabling DBS to continuously discover ways to innovate and deliver superior experiences. As a result of MtJs, interdepartmental sharing of CX information is accelerated and this supports the bank in continuously developing its ability to

provide meaningful and impactful customer experiences.

In addition to organisational improvements, DBS leverages the latest technology to enhance key moments in the journey. Accelerating digital transformation to simplify customer touchpoints, empower employees, and improve operational efficiencies is a clear priority for the bank to scale and drive value sustainably. Understanding key customer concerns has allowed DBS to implement initiatives to address several long-standing pain points.

One such concern raised by customers is the long waiting times at branches and on the hotline. To address this, DBS developed its AI-powered chatbot, "DBS Digibot", which can respond to a wide range of customer inquiries 24/7, including confidential account queries. It includes an extensive list of features to answer common questions and processes that can reduce wait times over the hotline or at a physical DBS branch. This includes assisting with personal loan applications, resolving card-related issues, and processing fee waiver requests. By harnessing these AI capabilities effectively, DBS has streamlined internal processes while decreasing issue resolution time—contributing to the brand's above average performance in Time & Effort.





► DBS *(continued)*

DBS has also invested in technologies to support its Customer Service Officers (CSOs) in addressing issues more effectively and efficiently. Dubbed the “CSO Assistant”, the virtual assistant is powered by Gen AI with features such as speech recognition and transcription of client calls, automated real-time searches to retrieve query-specific information from the bank’s knowledge base, and pre-filling of service request fields. This tool both reduces the time and cost to serve customers and empowers employees with the appropriate context and information to engage customers on a deeper level.

These efforts have contributed to DBS’ strong score for Resolution; it has the fifth highest Resolution score in Singapore, ranking first among local brands. In their verbatims, CEE survey respondents mention “the banking app offers a great experience for me to perform my transactions in a swift and seamless manner”, “good online banking processes with good safety protocols”, “staff answered my queries promptly and clearly”, and “the digital banking service is very helpful and convenient”. With its evident commitment to delivering improved customer experiences, DBS paves the way for a new generation of banking that is powered by purpose-led technology.





Singapore's top ranked local brands for customer experience

NETS

With improvements across all Six Pillars this year, NETS improved its market ranking by four positions to emerge as Singapore's 13th best overall brand and the fourth best local brand of the year. Compared to last year, NETS' most improved pillar was Time & Effort (+0.23), and Integrity was the strongest pillar overall with a score of 7.83.

As a financial services and payments provider, NETS aims to provide payment solutions to consumers and businesses for their day-to-day transactions. NETS offers debit and credit payments and payment processing, QR payments (NETS QR, SGQR+), and electronic fund transfers (FAST, GIRO). A digital wallet integration with key providers such as PayLah and GrabPay, and nationwide support for QR payments, allows customers a variety of payment options. With over 130,000 acceptance points in Singapore, NETS has the largest payment network in the country.

Annually, brands that rank highly in the CEE survey tend to be a mix of well-known international names along with strong and established local brands. NETS' longstanding presence and familiarity in Singapore plays a significant role in its reputation, which likely contributed to its performance in the survey this year. This is further corroborated by verbatim responses collected in this year's CEE survey, which mention that "[NETS'] service is

easy to use and is widely accepted", that NETS is "always reliable and no hiccups when using this form of payment", and that "NETS is simple to use and is hassle-free".

NETS' strength in the Integrity pillar is likely a result of how well they are able to assure customers on the safety of their payments and payment information. The rise of scams and fraudulent transactions has prompted customers to be more cautious around the security of their data and finances. With its wide footprint, longevity as a payments-provider, and partnerships with reliable financial institutions, NETS continues to be a trusted and familiar brand for Singaporean consumers.

Continued innovation has also likely contributed to NETS' improving performance. SGQR+, which leverages the NETS QR technology, enables convenient contactless payments without the use of a point-of-sale (POS) terminal. On top of the assurance of a reliable payments-processing solution, this also provides an accessible solution for businesses of all sizes and allows customers to have a quicker payment experience. This will onboard more payment schemes and issuers and will be rolled out island-wide by the end of 2024 with a total of over 35,000 acceptance points.





Singapore's top ranked local brands for customer experience

Public Utilities Board

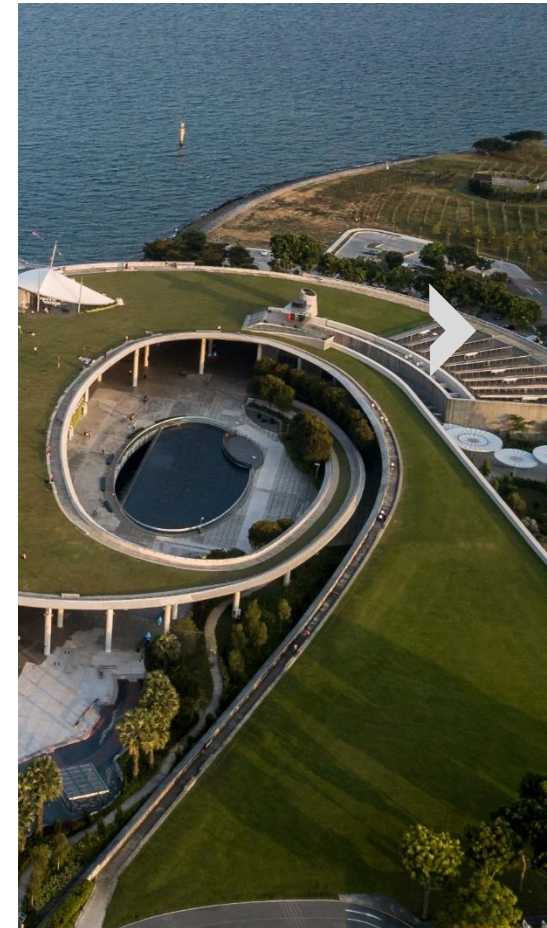
The Public Utilities Board (PUB) emerged as this year's biggest mover with a 49-rank improvement, lifting the brand from 72nd position to 23rd this year. PUB saw significant increases in scores across all six pillars with its largest improvements observed in Resolution (+0.72), Personalisation (+0.59) and Empathy (+0.58).

As Singapore's national water agency, PUB oversees the country's water resources, including the water supply, water catchment, and used water supplies. Going beyond its role as a statutory board, PUB has undertaken several new initiatives to redefine the role it can play in serving customers and upholding their commitment towards sustainable development.

Beginning with their investments to digitalise the water system, PUB has embraced a data-centric approach to enhance customers' experience. PUB's phased roll-out of Smart Water Meters and its accompanying customer portal provides customers with near real-time tracking capabilities for water-related data, such as their daily water usage and the detection of potential water leaks. The availability of this data empowers users with greater visibility, new insights, and personal control over their water consumption habits. The daily transmission of meter readings to end-users via the official website also facilitates the swift detection of anomalies – enabling customers to identify the root cause behind fluctuations in their water bills (e.g. unnoticed water leaks) and request the necessary help from PUB.

Moreover, PUB's community engagement efforts have solidified the brand's presence. For example, PUB actively involves the local community through regular public awareness campaigns such as the Singapore World Water Day, learning journeys at Marina Barrage, and frequent features of the brand's iconic Water Wally & Sally mascots for younger audiences. They also run funding initiatives to encourage students, researchers, and organisations to continuously innovate on water technologies and resource circularity. These efforts enable PUB to forge strong connections with members of the public while raising awareness and driving new initiatives on water-related issues.

Respondents from this year's CEE survey shared that they find PUB “a very innovative and reliable company”, “pro-active in using technology to smooth operational flows and ease their customers' load”, “fuss-free experience, everything could be done online”, and “responsive and efficient”. These responses reflect PUB's consistent, tech-enabled and reliable delivery of water services to households, and the trust built by engaging the community. As a result, PUB's customer satisfaction levels have improved along with their overall Six Pillar scores, customer advocacy, and loyalty.





Singapore's top ranked local brands for customer experience

StarHub

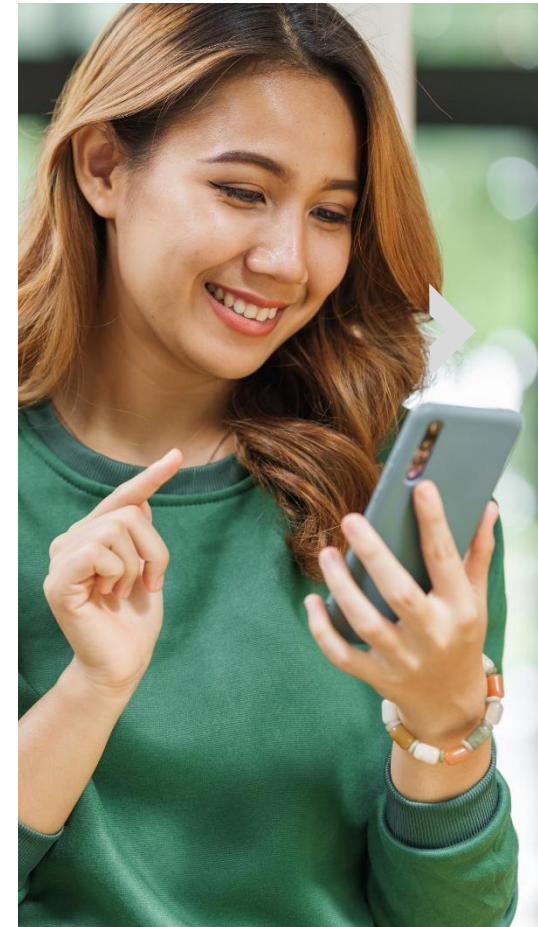
StarHub is a leading homegrown brand in the telecommunications industry, delivering communications, entertainment, and digital services. This year, StarHub climbed 41 positions to emerge as the 15th best-performing brand in the Singapore market and was ranked sixth among local brands. The telecommunications provider saw its largest gains in the Integrity and Personalisation Pillars, with increases of +0.66 and +0.49 respectively.

The telecommunications sector is a highly dynamic and complex business environment, with differentiation a key challenge for players. Competitors often offer similar products and services, with differentiation mainly targeting short-term features such as pricing and packaging. Consumer segments have traditionally been defined by the amount spent and payment plan selected (e.g. pre-paid, post-paid with contract, post-paid without contract), giving a somewhat one-dimensional view of customers.

Today, segmentation considers intrinsic factors, with multidimensional customer psychographics encompassing their lifestyles, personal hobbies, interests, and usage patterns. Such in-depth understanding allows telecommunications brands to offer more personalised experiences to consumers. In Singapore, we have also seen new industry disruptors, such as SIMBA and Circles.Life, providing competitive rates, and this has spurred incumbent telecommunications brands to accelerate their own transformation.

Recognising the need to anticipate and respond to these shifting customer needs, StarHub has embarked on transformation efforts to future-proof its organisation and redefine the way it caters to customers' evolving preferences and expectations. A critical component has been to integrate a customer-focused culture into the organisation, addressed through StarHub's strategic transformation programme, DARE+, which includes an investment in an experience management platform. This allows them to quickly identify, assess, and act on key friction points or unmet needs in their business. Such targeted initiatives empower StarHub to place customers at the forefront of business decisions and operations, and this showed in its performance as the top brand for Empathy in the sector.

StarHub has also enabled greater personalisation through new options for customers to customise their plans based on their preferences and budget. Subscribers can select their desired allocation across data, calls, and SMS, and can select add-ons ranging from Caller ID to entertainment providers. To enhance their usage experience, the StarHub TV+ app allows users to take their entertainment with them on the go and continue where they left off from home on their mobile devices, ensuring seamless transitions between devices.





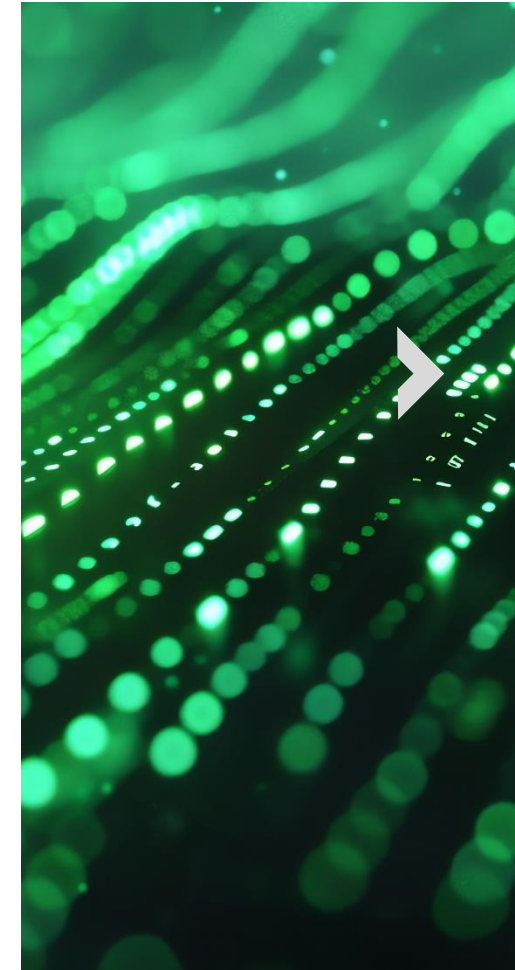
► StarHub (continued)

Another example is in catering specifically to the segment of younger digital natives, who desire a fully digital experience at competitive rates. giga!, StarHub's mobile virtual network operator (MVNO), offers accessible and simple products that subscribers can customise and control from the mobile app. Targeting accessibility and inclusivity, giga! introduced new accessibility features to its app in 2024, such as text-to-speech capabilities for visually impaired users and closed captions and transcripts for users with hearing impairments in line with its Digital for Life (DfL) movement and commitment to removing barriers to Persons with Disabilities (PWDs).

Beyond product experiences, StarHub frequently engages with the local community to connect with customers. For example, its "Football for All" carnival hosts free live screenings of key Premier League football matches, uniting football enthusiasts in a family-friendly event and cementing StarHub as a top-of-mind brand when recalling positive experiences.

Respondents also shared comments praising StarHub's customer service representatives: "helpful and patient", "excellent and consistent service", "can always reach the human operator easily through its customer service helpline" and "customer service is very friendly and responsive". Such praise attests to the brand's success in delivering effective customer service in an empathetic and personal manner.

The amalgamation of all the above factors has improved StarHub's ability to deliver superior customer experiences. StarHub ranks first in the telecommunications sector in this year's CEE survey, and outperforms peer brands in all Six Pillars.



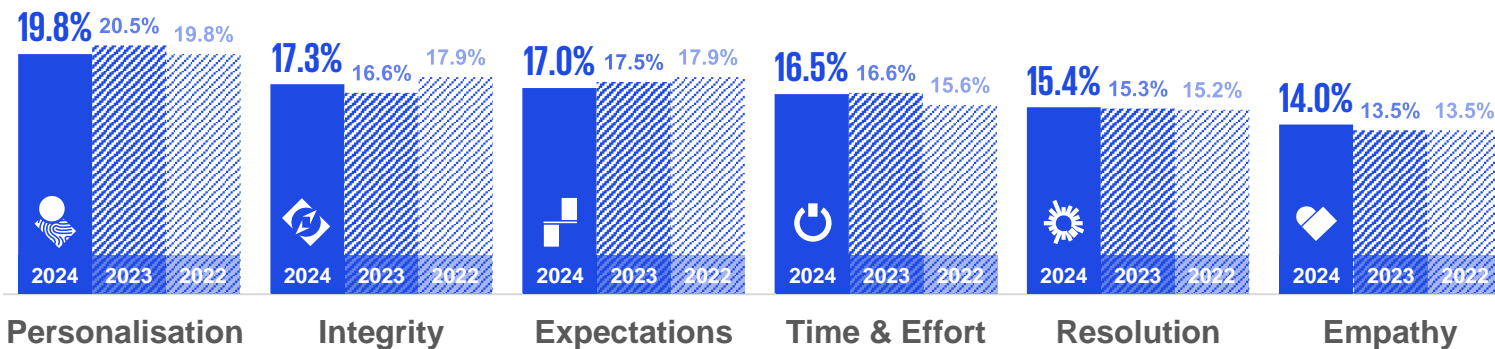


The Six Pillars of Customer Experience Excellence in 2024





The Six Pillars of Customer Experience Excellence in 2024



KPMG's Six Pillars of Experience is a framework developed to guide brands in delivering world-class customer experiences holistically. Notwithstanding advancements in the business environment, economy, and technological landscape, the Six Pillars remain the core dimensions and shapers of customers' overall experiences that enable brands to create value for both the end customer, and their organisations.

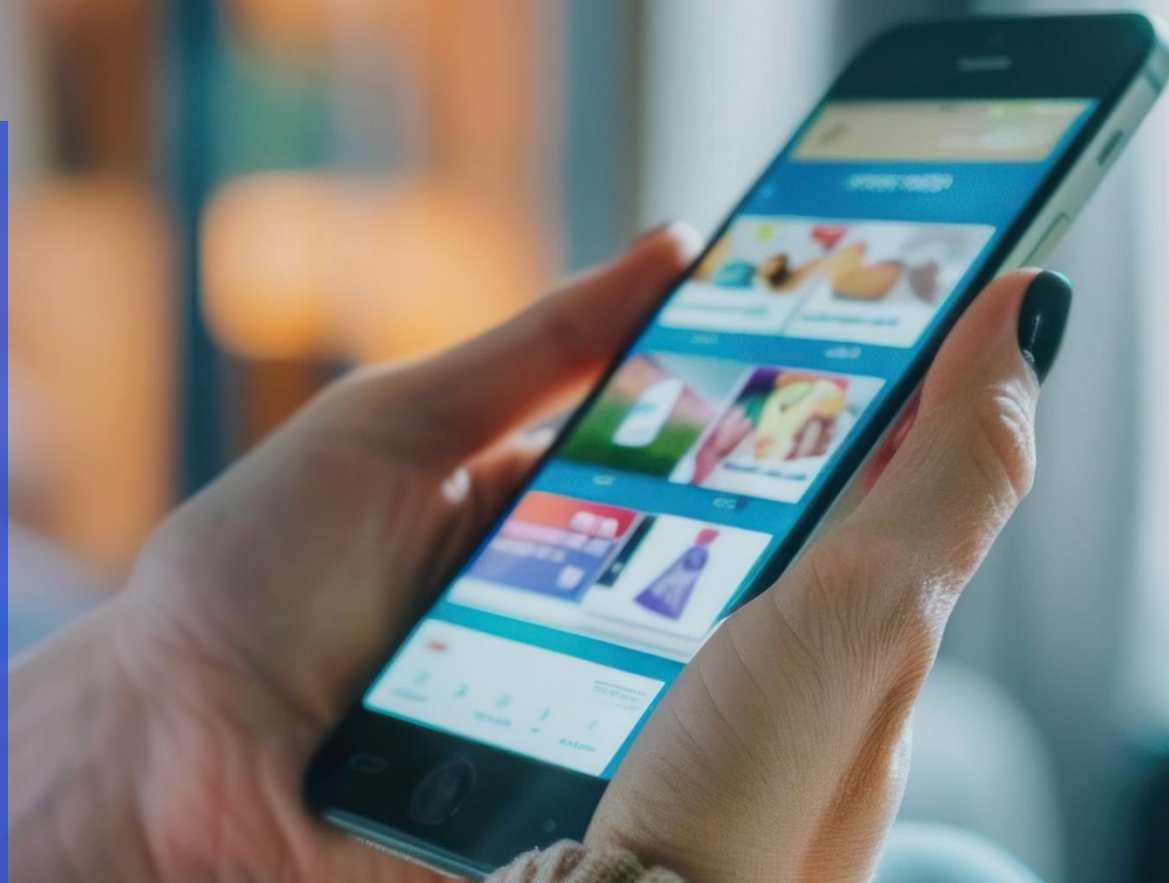
While the Six Pillars serve as the fundamental drivers that shape and define customer experience, loyalty and advocacy, the degree to which each pillar impacts the overall customer experience can vary from year to year – contingent on external factors influencing the level of importance of each pillar to customers in different markets.

This year, there are some significant shifts in pillar weightages for the Singapore market. Specifically, Integrity has the largest increase in pillar weightage, emerging as the second biggest driver of CEE for the first time in three years. We believe that this is a result of several key factors, including consumers' heightened concerns about data privacy, and their increased accessibility to information on brands' track record. Combined, consumer trust in brands becomes a crucial determinant in consumer-brand relationships.

Empathy has also noted a steady year-on-year increase in pillar weightage over the past 3 years, attaining its highest pillar weightage since 2019. The proliferation of digital transformation in customer journeys has created a gap in in-person interactions. As such, the desire for deeper connections and the human touch in customer experiences has only strengthened.



What do these findings mean for brands?





How brands can deliver exceptional customer experiences

This year's CEE survey underscores the importance of building trust with customers while maintaining the human touch as new technologies are deployed to enhance their overall experience. However, it also highlights the importance of assessing an organisation's readiness and capacity to deploy the latest technology, as well as determining if the use of AI for your customer journeys is truly essential.

To effectively respond to the emerging CX trends in Singapore, we recommend four next steps for brands that are eager to transform the way they deliver exceptional customer experiences:

1. Develop a clear understanding of your customer segments and their shared characteristics. Based on their key traits, map and design tailored customer journeys that address their needs and preferences to deliver precisely orchestrated customer experiences. These customer journeys (or value journeys) transcend existing organisation structures and silos to focus on customers' pain points and desires.

- 2. Identify and develop AI use cases based on your organisation and customers' needs.** Develop an AI proof-of-concept to test the feasibility, impact, and value generated from deploying AI as a CX solution.
- 3. Assess the as-is state of your organisation's data governance framework.** Conduct a comprehensive risk assessment and review existing data handling practices to identify potential threats to data security before defining and updating your firmwide data strategy, data governance frameworks, and policies.
- 4. Review existing customer loyalty programs in terms of effectiveness and relevance.** Identify opportunities for ecosystem integration and interconnectedness to determine the right partners, technology, and enablers required.



How KPMG can help

Assessing existing CX capabilities: Integrated CX Measurement Framework

Before brands can identify the next best steps in delivering customer experience excellence, assessing the as-is state of their organisation's CX capabilities is fundamental. To do so, an integrated CX measurement framework is needed. KPMG is equipped to work alongside brands in the design and implementation of their personalised CX framework – providing brands with a comprehensive and holistic understanding of their CX performance across 3 layers: Relationship, Journey and Transactional.

This multi-layered approach enables brands to ascertain the true impact of customer experience on business outcomes. This in turn allows brands to make strategic business decisions that drive top-line growth.

- Relationship: Comprehend the overall bond between a brand and its customers, shaped by the cumulative effect of all interactions.
- Journey: Map the end-to-end experiences of consumers across all products and solutions, identifying areas for improvement.
- Transactional: Gain real-time insights into CX dynamics at the individual interaction or event level, allowing for immediate course correction and proactive intervention.

Through an Integrated CX Measurement Framework, brands can uncover hidden insights, optimise resource allocation, quantify CX impact, and drive continuous improvement, leading to enhanced customer satisfaction to eventually promote loyalty and advocacy among customers.



► How KPMG can help *(continued)*

Identifying AI opportunities: Development of AI Use Cases and Implementation of AI Solutions

KPMG can collaborate with businesses to identify and develop use cases where AI can be used to improve CX. This includes, but is not limited to personalising customer interactions, supporting customer service tasks, creative and content development, consolidation of customer sentiment and the delivery of real-time insights into customer behaviour to frontline staff.

We also support the development and implementation of AI solutions according to specific organisational needs and goals. This includes working with companies to collect and analyse data, train AI models, and integrate AI solutions into existing systems (e.g. Customer Relationship Management tools) and processes.

KPMG can enable brands to harness the full potential of AI to elevate CX delivery capabilities and achieve sustainable business growth – from the deployment of AI-powered chatbots for real-time customer support to the deployment of predictive analytics for individualised and data-driven marketing strategies.

Implementing tech-enabled solutions: CRM and Customer Data Platforms

KPMG has a comprehensive suite of end-to-end solutions for businesses and is equipped to support brands in enhancing their CRM systems and Customer Data Platforms. We work hand in hand with brands to assess and pinpoint organisational needs to develop solutions that are tailored to their specific goals. We also enhance these solutions with both co-pilot and agentic AI use cases.

KPMG brings a customer-centric, tailored-by-sector approach to digital transformation through our Connected Enterprise methodology. With Connected Enterprise, we can support brands in consolidating customer data across silos to drive accurate and data-driven, customer-led decisions.

With optimised CRM tools and Customer Data Platforms (CDPs), brands will be strategically positioned to get a single view of their customers and extract critical customer insights that enable them to manage interactions with customers more effectively.



Survey methodology

Methodology: About Global CEE 2024

About the research

For 15 years, KPMG professionals have been asking consumers about their individual experiences with brands. Over that time, more than 680,000 consumers have been interviewed, providing more than 7 million individual evaluations across 40 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 86,000 consumers across 23 markets. The research for this report was conducted via an online survey methodology. 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 six 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 May 2024 through June 2024. 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.



23 Countries, regions and jurisdictions



3,832 Brands evaluated



86,073 Consumers



881,815 Individual brand evaluations



► Survey methodology *(continued)*

Methodology: About Singapore CEE 2024

Online survey

The survey was conducted between May to June in 2024. A nationally representative consumer sample was targeted for each market. To participate in the research, respondents must have interacted with the brands in the brands in the previous 6 months. An interaction is defined, but not limited to:

- Making a purchase
- Using the brands products and services
- Contacting a brand with a query
- Browsing their website

CEE Score

- The overall performance of each brand is 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 are required for the brand to be included in our final analysis



8 sectors



80 Brands evaluated



1,527 Consumers
(nationally representative panel)



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