



From CX to Total Experience (TX): Redefining Growth

Türkiye Customer
Experience Excellence
Report 2025-2026





Contents

03 Foreword

04 Introduction

06 Customer Experience Excellence
Research Methodology

09 The Six Pillars of Customer Experience
and Total Experience (TX)

16 Data-Driven Intelligence and Agentic AI in
the Experience Economy

22 Key Insights for Türkiye in 2025

34 Customer Experience Excellence
Results in Türkiye

40 Experience Leaders in Türkiye: Inside
the Top 10

55 Experience Performance Across Sectors

70 From Insight to Action: The Experience
Transformation Roadmap

77 How KPMG Enables
Experience Transformation



Foreword

By the end of 2025, customer experience is no longer a topic that can be resolved solely at individual touchpoints. It is evolving into a broader concept that reflects the entire relationship institutions build with customers, employees, business partners, and the digital ecosystem.

This transformation, now referred to as **Total Experience (TX)**, requires organizations not only to redesign experience, but also to rethink how experience is produced across the entire organization. Rather than being limited to accelerating individual processes, experience must now be delivered holistically, with consistency, trust, and continuity across every point of interaction.

The picture that has emerged in Türkiye in recent years shows that the timing of this transformation is coming sharply into focus. Brands are expected to translate **Time & Effort** into **seamless experiences**, to elevate performance indicators through **empathy**, and to place **personalisation and expectations** management at the center of experience, ensuring that experience remains human-centric throughout.

Another notable shift is that customers no longer merely expect fast and efficient service. They now demand to be understood, recognized and build meaningful connections. In a period where sector boundaries are becoming increasingly blurred, delivering a superior experience has become a key competitive differentiator for brands across all industries.

This is precisely why 2024 marked a turning point. Technologies that accelerated processes, most notably artificial intelligence, have evolved beyond being mere support tools. By 2025–2026, AI is no longer an enabler operating in the background; it has become a strategic partner orchestrating the flow of customer experience.

With Agentic AI, value creation is no longer limited to individual components. AI systems now work in seamless harmony across the entire value chain; reasoning, deciding, and acting independently. When deployed correctly, this does not only generate efficiency gains; it enables organizations to anticipate customer needs, manage expectations proactively, resolve issues before they arise, and create genuinely value-driven experiences.

This capability transforms TX from a conceptual framework into an operational reality. Customer journeys are managed in real time, employee experience is strengthened, and all touchpoints, human and digital, are orchestrated within a single, integrated architecture.

The period ahead will not simply be defined by the introduction of new technologies. It will be shaped by a fundamental redefinition of experience, and by a new competitive landscape built around it. For Turkish brands, this presents a critical opportunity: to move beyond catching up, and to redefine excellence in customer experience by setting new benchmarks.

The **2025 Türkiye Customer Experience Excellence research** consolidates this year's findings within the local context, offering institutions both a clear roadmap and a strategic perspective. It shows not only where Türkiye stands today, but also how Agentic AI enabled Total Experience must be designed, governed, and embedded to create sustainable value.

Agentic AI should not be viewed solely as a technology that supports customer experience. It is a strategic architecture that enhances human intelligence, strengthens decision-making quality, and defines how experience transformation is embedded across the organization.



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Introduction

Over the past three years, we have witnessed a significant turning point in the field of customer experience. As most organizations expanded their digitalisation investments, data-driven decision making structures and AI-enabled processes began to rapidly transform customer journeys. This year, however, transformation is no longer a matter of integration, it has become a matter of evolution.

As of 2025, customer experience strategies in Türkiye have started to move away from traditional, fragmented approaches. Organizations are transitioning from siloed operating models toward more integrated structures, placing human-centred value at the core of this change. Agentic AI represents a key enabler within this evolution.

Agentic AI refers to systems that go beyond process automation by interpreting context, evaluating situations, making decisions, and acting autonomously. By integrating technologies such as artificial intelligence, machine learning, automation, robotics, and orchestration, these systems operate as unified capabilities. As a result, they are no longer limited to supporting individual functions such as contact centres but instead contribute directly to how organizations design and manage operations.

This transformation extends beyond technology investments or campaign-based initiatives. It is increasingly reflected in the end-to-end design of customer experiences. Within this context, data and empathy emerge as two critical drivers. The approach established in 2024, focused on understanding customers, delivering human-centred value, and building sustainable competitive advantage, has further strengthened over the past year.

In this transformation, all organizations, regardless of sector, share a common responsibility:

- Redefining touchpoints
- Breaking down silos
- Building integrated experience teams that work across functions and insights
- Aligning technology and service culture under a single, coherent approach

The 2025 results indicate several important shifts in customer experience dynamics. Compared to the previous year, value perception has become more prominent. Customers increasingly assess price, benefit, and service quality together, rather than as separate elements. This change is particularly evident in Telecommunications, Healthcare, and Entertainment & Leisure, where performance has declined. In these sectors, gaps related to speed, consistency, and expectations management have become more pronounced.

An exception to this overall trend is observed in Logistics. While retail categories have gained greater prominence within this sector, Non-Grocery Retail stands out as the only category delivering above-average performance across the broader market.

Despite intense competitive pressure, this sector continues to protect its experience standards and delivers above average performance through personalisation and operational speed. This outcome once again demonstrates how accurately designed retail structures are able to convert customer convenience into value.

At KPMG, in this year's report, we examine in depth the areas where sectors and institutions in Türkiye have gained strength or lost momentum, the rising expectations of customers, and the tangible impacts of Total Experience (TX) and Agentic AI.



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The Evolution of Experience

2023

Connected and Consistent Experience

- Integration of marketing, sales, and service functions
- Recognition of customer context across all channels
- Transition toward a single customer view
- Experience managed primarily through operational optimisation
- Consistent experience expectations aligned with digital-first behaviours
- Initial enterprise-scale exploration of generative AI and AI-driven capabilities

Defining Question:

How can customer engagement be maintained consistently and seamlessly across all touchpoints?

2024

AI Supported Actions

- Adoption of artificial intelligence and early-stage predictive scenarios
- End-to-end automation
- Touchpoint optimisation
- Operational efficiency
- Human–AI hybrid interactions
- Maturation of data usage
- Establishment of risk awareness and governance structures

Defining Question:

Which processes can be automated?

2025

The Age of Total Experience

- Rise of Agentic AI: self-managing systems that perceive context, make decisions, and take action
- Shift in expectations: customers now seek not only speed, but also experiences that understand and respond to them
- Autonomous decision-making systems
- Proactive, foresight-driven experiences
- Integrated data, holistic architecture, and microservices investments

Defining Question:

How can experience move beyond optimisation to redefine value creation?

2026

The New Architecture of Experience

- Total Experience (TX): an integrated approach encompassing customers, employees, the ecosystem, and technology
- Evolution of Agentic AI into intelligent system models
- Emotional connection and trust

Defining Question:

How can intelligent systems be designed and sustained to serve customers, employees, and the broader ecosystem in an integrated way?



01

Customer Experience Excellence Research Methodology





Research Methodology

For 16 years, KPMG has conducted global-scale research to assess the interactions consumers build with brands.

To date, across 41 countries and regions, more than 791,000 consumers have provided approximately 7.8 million reviews, contributing to the identification and shaping of best practices in the field of customer experience.

In 2025, KPMG Türkiye conducted research covering 80 brands across 8 sectors that met statistical criteria, gathering a total of 13,381 reviews from 1,552 consumers. This study enables an objective analysis of the maturity, trends, and consumer expectations of customer experience across sectors and brands in Türkiye.

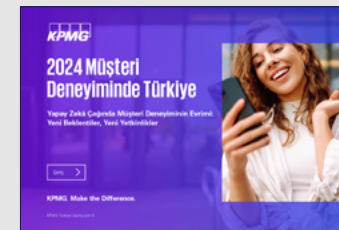
Participants' interactions with brands were evaluated within the Six Pillars of Customer Experience framework. Based on the findings of this analysis, a Customer Experience Excellence (CEE) score was calculated for each brand.

The research was carried out through online surveys using representative samples that reflect balanced distributions by age, gender, and region, ensuring market-level representation. Interactions with brands were included only where respondents had engaged with the brand within the past six months. These interactions cover multiple touchpoints, including purchase transactions, product or service usage, communication with the company, and visits to brand websites.

For brands to be included in the rankings, they were required to meet a predefined minimum response threshold. Brands that did not meet this threshold were excluded from the evaluation. The study sample was designed to ensure representativeness, and company names included in the report should not be interpreted as having been approved by KPMG International or its member firms.



2023 Customer Experience in Türkiye



2024 Customer Experience in Türkiye



2025–2026 Global Customer Experience Excellence



Global Patterns in Experience Excellence



Of the 16 brands ranked first globally, six have successfully maintained their leadership positions compared to the previous year. In addition, 50% of the leading brands operate in the retail sector.



This year, the non-grocery retail sector demonstrated particularly strong growth. In 2025, 9 of the top 10 companies come from this category, compared to 5 in 2024. This upward trend is strongly supported by improvements in the Empathy and Resolution pillars, reflecting enhanced customer engagement and problem-solving capabilities.



Of the six organizations ranked in the top 10 in 2024, all six retained their top-10 positions in 2025. This clearly highlights the role of customer-focused excellence in strengthening long-term brand resilience. Across the Turkish market overall, 23 brands either maintained or improved their rankings in 2025.



Looking at global figures, top-ranked brands consistently outperform their sector averages in customer experience by approximately 12%. In addition, leading brands increased their CEE scores by an average of 3.1% year-on-year, demonstrating that even after reaching excellence, continuous improvement remains a defining characteristic.



02

The Six Pillars of Customer Experience and Total Experience (TX)





The Six Pillars of Customer Experience

Research conducted by KPMG over the past 16 years demonstrates that an integrated customer experience is built on six fundamental pillars. Personalisation, Empathy, Expectations, Resolution, Time & Effort, and Integrity stand out as universal drivers that directly shape the relationship customers establish with brands. Brands that perform strongly across these pillars do more than achieve customer satisfaction; they also build strong loyalty and create sustainable growth potential.

As customer experience becomes increasingly complex, the way these six pillars are applied continues to evolve. Personalisation now extends beyond individual preferences and requires experience design that places the customer at the center of the entire operational structure. Empathy increases the need for employees who can accurately understand customer emotions and expectations, and who can respond with relevance and care at every touchpoint. Efforts related to the Expectations pillar are becoming more deliberate, with brands adopting data-driven approaches to anticipate needs and manage expectations proactively, rather than reacting only to stated demands.

The Resolution pillar has become an integral part of experience standards, with processes designed to deliver fast and effective outcomes at the first point of contact. At the same time, Time & Effort focuses on reducing the effort customers expend, simplifying processes, and ensuring that services are completed efficiently with minimal friction.

Customers today have little tolerance for long wait times, complex flows, or unnecessary touchpoints. As a result, speed and convenience have become critical differentiators for brands. Integrity, as the final pillar, requires the delivery of consistent experiences across channels, supported by reliable technology infrastructures and transparent communication.





The Six Pillars of Customer Experience

The Six Pillars model is not only a tool for assessing customer experience; it also forms the foundational structure for building a customer-centric organizational culture. This approach establishes a shared understanding across all levels of the organization, enabling customer relationships to be managed in a consistent, aligned, and effective manner. As a result, the model provides brands with a robust strategic framework that supports both current needs and adaptation to future competitive conditions.





The Evolution of Customer Experience from Individual Touchpoints to Total Experience

For many years, customer experience was measured by evaluating the performance of individual touchpoints in isolation. Metrics such as call centre resolution rates or the ease of use of mobile applications were treated as standalone indicators, assumed to reflect the overall experience. While the concept of omnichannel has been discussed theoretically in recent years, in practice it has often remained limited in scope. In reality, customer experience has continued to be measured through fragmented metrics such as call centre KPIs, NPS, mobile app ratings, or single-channel satisfaction surveys. This year's findings indicate that customers no longer find this approach sufficient and expect brands to deliver an integrated and total experience. This shift points to a deeper architectural transformation that goes beyond digitalisation alone.

Today, experience design is no longer limited to individual touchpoints. Customers now interact with brands within a continuous experience flow shaped by digital channels, employees, business partners, and automation systems. The Total Experience approach focuses not on optimising the performance of individual channels in isolation, but on ensuring consistency and alignment across all channels so that every interaction delivers the same promise and tells the same story.

From the customer's perspective, what matters is not only the quality of a single touchpoint, but also how well touchpoints are synchronised, predictable, and consistent with one another.

The competitive conditions of the new era require an approach that goes beyond improving individual touchpoint scores. Experience can no longer be managed through decisions taken independently by different teams or systems. Instead, it must be designed and governed as an integrated ecosystem, guided by a shared vision and coordinated decision-making.

This is where differentiation is established. Experience outcomes increasingly depend on how effectively experience components are coordinated and governed as a single operating model.





Agentic AI The Engine of Total Experience

This is where Agentic AI emerges as the core enabler of the Total Experience approach. Our research shows that Agentic AI goes beyond acting as a technological contributor to customer experience. It establishes a new operating logic that defines how experience is perceived, interpreted, and managed. Decision-making processes, contextual understanding, and execution speed converge within this structure and operate as an integrated whole.

At the foundation of this new architecture are three core capabilities: sensing, which detects and interprets context; reasoning, which evaluates that context and determines intent; and acting, which activates and orchestrates actions across the organization.

This integrated structure transforms experience from a collection of disconnected actions into a dynamic, continuously operating system.



Sensing

Agentic AI moves beyond reading behavioural data to sense the customer's current context. By combining emotional signals, risk indicators, purchase intent, satisfaction levels, and usage patterns, it enables early identification of customer needs and situations.

The system responds not only to isolated events, but to a broad set of contextual signals, allowing experience to be understood as a continuous flow rather than a static data stream.



Reasoning

Agentic AI brings together data silos that have traditionally operated independently within organizations into a single reasoning framework. Customer interactions, purchasing behaviour, preferences, and historical data are evaluated collectively to form a unified understanding.

As a result, the question "What is the most appropriate next action for this customer?" shifts from a rule-based intervention to an autonomous decision process. Channels no longer function as isolated execution points; they become extensions of a shared decision logic that supports a consistent Total Experience.



Acting

This is where the impact of Agentic AI becomes most visible. The system does not merely generate recommendations, it acts. Processes are triggered automatically, relevant teams are engaged, journeys are redirected, risks are managed, and resolutions are delivered in real time.

Through this capability, experience moves beyond traditional demand-response models and evolves into a self-directed, learning, and governed operating model.



Five Pillars of Total Experience



01 Customer Centricity: Value-Led Design

Customer centricity plays a defining role in shaping organizational decisions around value creation. Experience design is not a separate phase of service delivery; it is the starting point that determines how value is created and sustained across all interactions.

02 Data-Driven Insights: Context-Aware Intelligent AI

Data is no longer limited to retrospective reporting. By interpreting behavioural signals, contextual cues, and emotional indicators in real time, Agentic AI enables organizations to act with greater foresight and make more informed, confident decisions.

03 Seamless Integration: Consistent Flow Across Systems

Customer touchpoints do not operate in isolation. Systems work together within a unified architecture, ensuring that internal fragmentation does not translate into fragmented customer experiences. Processes function as components of a single, integrated whole.

04 Employee Empowerment: Technology-Enabled Human Impact

As operational workloads are reduced, employee contribution becomes more strategic. Agentic AI supports employees with insights and recommendations, shifting their role from execution-focused tasks toward actively shaping experience quality.

05 Technology Enablement: Seamless and Scalable Infrastructure

Technology serves as the foundation that allows experience flows to operate without disruption. In a Total Experience context, technology should not be a visible differentiator; the true differentiator is the seamless, natural, and frictionless experience it enables.



The Transformative Impact of TX and Agentic AI Across the Six Pillars

Pillar	How It Transforms with TX	Predictive Experience Equivalent	How Agentic AI Enables This
Integrity (Transparency Across Channels)	TX requires transparency and consistency across all channels. Channel-based systems evolve into a shared transparency layer that ensures trust and consistency throughout the customer journey.	Analyses behavioural, transactional, and emotional data to detect inconsistencies and creates traceable, auditable records for resolution actions.	Detects trust-damaging behaviours or potential issues (e.g. billing errors, service interruptions, sensitive moments) and ensures timely, appropriate responses before customer confidence is impacted.
Resolution (Autonomous & Proactive Resolution)	TX shifts resolution from reactive complaint handling to proactive issue prevention, aiming to resolve issues before they surface.	Identifies early signals of dissatisfaction or friction and initiates corrective action before escalation occurs.	Understands context, reasons, and intent, resolves issues autonomously where possible, and escalates only when necessary—reducing repeat contacts and effort.
Expectations (Real-Time Expectation Management)	Customers expect clarity and immediacy. TX focuses on anticipating what can and cannot be delivered and managing expectations dynamically.	Predictive analytics identify potential expectation gaps early and adjust commitments and communications proactively.	Detects potential delays or disruptions in advance and informs customers accordingly, enabling proactive, transparent, and sustainable expectation management.
Time & Effort (One-and-Done Experience)	Customers expect resolution without repetition. TX enables customers to complete interactions in a single flow, regardless of channel.	Measures customer effort across journeys, identifying friction points such as repetition, handoffs, and process complexity.	Connects systems end to end, shares context automatically, and completes actions without requiring customers to repeat information or navigate unnecessary steps.
Personalisation (Contextual Understanding)	Personalisation moves beyond demographic targeting to real-time, context-aware interaction based on intent and situation.	Detects changes in preferences, behaviour, or context and adapts experience flows accordingly.	Analyses behavioural data, transaction history, and contextual signals to dynamically tailor content, offers, and interactions in real time.
Empathy (Emotional Connection Across Touchpoints)	TX requires empathy to be delivered consistently across all touchpoints, not only in human interactions.	Identifies emotional cues or life events (e.g. stress, life changes, vulnerability) and adjusts tone, timing, and engagement style.	Interprets voice, text, and behavioural signals to infer emotional state and adapts communication style, pacing, and response accordingly.

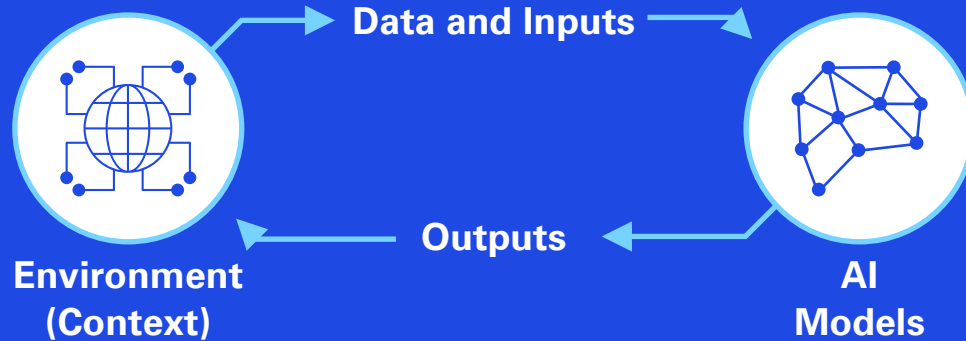


03

Data-Driven Intelligence and Agentic AI in the Experience Economy



"AI as a Digital Capability"



"A generative AI system determines how it produces outputs—such as predictions, content, recommendations, or decisions that can influence physical or digital environments—based on the data and inputs it receives. Different AI systems vary in their levels of autonomy and adaptability." (OECD, 2023)"

In 2025, artificial intelligence has shifted from being a standalone technology investment to becoming a core component of organizational experience architecture. In Türkiye as well, the most critical element of this transformation is data. Today, every workflow, every customer interaction, and every decision sits at the centre of a data-driven and integrated structure.

The performance of the models organizations develop, the consistency of the decisions those models generate, and the reliability of the experience delivered to customers are all directly dependent on the quality of the underlying data infrastructure.

- If data is not clean, AI becomes fragile.
- If data is not up to date, decision mechanisms lag behind.
- If data is inconsistent, the customer experience breaks down

For this reason, the **2025 CX agenda** is shaped not primarily by technology investments, but by strengthening data standards, ensuring transparency in data flows, and operationalizing governance processes.

Put differently, data is no longer simply the fuel of artificial intelligence; it now sits at the very core of the **experience economy**.

The rise of **Agentic AI** elevates this dynamic to an entirely new level of scalability. These next-generation systems do not merely follow predefined commands. They continuously read data, interpret context, evaluate scenarios, and take action when required.

In Türkiye, sectors such as banking, e-commerce, retail, mobility, and field operations, where this capability is most intensely deployed, AI has begun to deliver measurable impact at unprecedented speed. By enabling high-frequency micro-decisions, Agentic AI improves efficiency, accuracy, and customer satisfaction simultaneously.

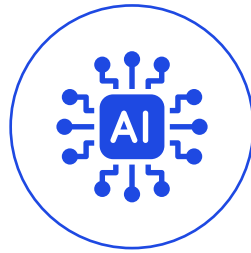
Use cases such as **dynamic pricing, risk scoring, fraud detection, and demand forecasting** illustrate how Agentic AI's learning-based and self-improving structure is beginning to redefine operational excellence.

However, no matter how advanced the model, if the underlying data infrastructure is weak, outputs remain fragile. As a result, the most critical step Turkish organizations are taking this year is not only improving model performance but also **strengthening the data ecosystem that feeds those models**.

The overall picture shows that while Agentic AI offers significant efficiency gains, the ability of these systems to produce reliable and sustainable value depends on a robust data architecture. Artificial intelligence does not create value on its own; **the real value lies in the accuracy, governance, and management of the data that feeds it**.



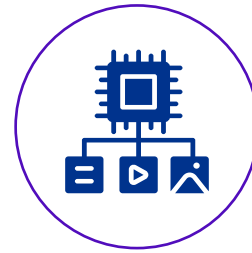
AI Is Shifting from a Support Role Toward Autonomous Action



Traditional AI

Models generate predictions about the future (unknown) based on observed data (known data points).

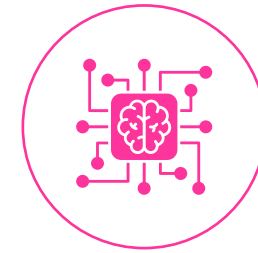
- Traditional AI can recommend relevant products based on historical purchase data and similar consumer behaviours.
- It can classify images by comparing them with other visual data.
- In structured environments such as chess, it can learn the most effective behavioural patterns to reach a defined goal.



Gen AI

Models are trained in advance on large datasets and use unsupervised or semi-supervised algorithms to generate new content.

- Large Language Models such as GPT, Claude, and LLaMA enable users to interact in natural language and produce high-quality content.
- Other large models can generate different types of content, including images, video, and audio.



Agentic AI

Models go beyond prediction or content generation and can act autonomously on behalf of the user to achieve defined objectives.

- Agentic AI can plan and execute multi-step tasks by coordinating across tools and data sources.
- It can adapt to changing conditions; for example, by rescheduling tasks when disruptions occur.
- By collaborating with humans or other AI agents, it can achieve complex objectives such as project management or process optimisation.



The Role of New Collaborators in Experience Architecture

Organizations are entering a phase in which new collaborators, operating quietly in the background, learning continuously, making decisions, and directing processes, are becoming an integral part of experience delivery. With the rise of Agentic AI, experience architecture is no longer limited to technology enablement; it evolves into an active operational layer that senses context, interprets signals, and takes action across touchpoints in real time.

In this new model, AI is no longer positioned merely as an automation tool. Instead, it is embedded as a strategic contributor within the customer experience ecosystem, supporting organizations in managing increasingly complex journeys with greater speed, consistency, and adaptability.

Within experience architecture, artificial intelligence now assumes differentiated roles; ranging from focused task execution to end-to-end orchestration. These roles allow organizations to simplify complex flows, support employees in decision-making, and ensure consistency across channels without adding friction. When deployed deliberately, AI agents form the backbone of a scalable and resilient experience model.

The critical question for organizations is no longer whether to use AI, but which type of agent should be deployed, where, and for what purpose. This is where the KPMG TACO Framework provides clarity. By distinguishing between task execution, automation, collaboration, and orchestration, the framework helps organizations design Agentic AI as a structural element of experience architecture rather than a collection of disconnected tools. This approach offers a clear roadmap; not only for current transformation efforts, but also for building competitive, future-ready experience architectures.

Taskers

Scope: Well-defined, single-purpose tasks

Planning: Prompt-based execution

Orchestration: Simple, linear workflows

Best suited for: Narrow, repetitive activities that require limited runtime decision-making.

CX perspective: Taskers support the fundamentals of experience delivery by ensuring speed, accuracy, and consistency at the most granular level.

Automators

Scope: Multi-step workflows spanning multiple systems

Planning: Predefined logic and rules

Orchestration: System-driven coordination

Best suited for: Predictable, end-to-end processes that rely on reliable system integration.

CX perspective: Automators improve journey continuity by eliminating system silos and reducing operational friction that customers indirectly experience.

Collaborators

Scope: Human–AI collaboration

Planning: Dynamic prioritisation based on context and feedback

Orchestration: Interactive and adaptive workflows

Best suited for: Tasks that require judgement, creativity, or real-time adaptation alongside human input.

CX perspective: Collaborators enable more personal and context-aware experiences by adjusting interactions to individual customer needs and situations.

Orchestrators

Scope: Coordination across multiple agents and systems

Planning: Dynamic resource allocation and sequencing

Orchestration: Agent-to-agent communication and governance

Best suited for: Complex environments where multiple processes and actors must be aligned continuously.

CX perspective: Orchestrators manage the experience ecosystem as a whole, ensuring journeys remain coherent, resilient, and optimised over time.



AI Maturity Journey for Customer Experience

Stage 1: Enable Where most organizations are today

(A phase focused on efficiency, productivity, and cost reduction)

- Establishing AI foundations, including data, digital platforms, and cloud infrastructure.
- Running early pilots in areas such as customer support, marketing, and automation.
- Adoption remains fragmented and limited, typically confined to single functions or isolated use cases.

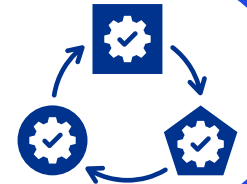


Stage 2: Embed Where leading organizations are experimenting

- Embedding AI into customer journeys, operational processes, and value streams.
- Deploying AI pilots that enable proactive service, predictive analytics, foresight-driven insights, and autonomous workflows.
- Establishing governance structures across functions, along with preventive controls and early-stage orchestration capabilities.

Stage 3: Evolve Where the future is heading

- Enterprise-wide and ecosystem-level orchestration of Agentic AI.
- Redesigning customer journeys and value streams to be adaptive, predictive, and real time.
- Developing AI operating models that enable sustainable growth, resilience, and trust.





Four Ways to Capture Value from Agentic AI

Expanding the Boundaries of Automation

Agentic AI transforms redesigned processes into autonomous workflows, moving beyond traditional automation. By shifting employees away from time-intensive tasks toward strategic priorities, it enables faster adaptation to new data and requirements. In complex processes, reduced human intervention lowers error rates, while output speed, efficiency, and quality improve in a visible and measurable way.

1.

Continuous, 24/7 Availability

Agentic AI operates continuously, without dependence on working hours, eliminating wait times across functions such as finance, compliance, reporting, and service delivery. By monitoring data flows in real time and responding instantly when required, it reduces operational burden, accelerates decision-making, and ensures uninterrupted service continuity.

2.

Strengthening Organizational Resilience Through Continuous Optimization

By automatically improving routine processes, Agentic AI enhances organizational resilience and operational reliability. Across critical workflows (particularly in sensitive areas such as healthcare and finance) approval, payment, and review processes accelerate, inconsistencies decrease, and continuous service delivery becomes possible.

3.

Turning Insight into Action

Agentic AI translates data-driven insights directly into action, enabling outcomes rather than analysis alone. By analyzing customer behaviour, it can trigger targeted segment-level actions, reduce operational workload through automated optimization, and increase customer satisfaction. By connecting systems end to end, it creates a continuous decision loop that enables real-time, data-driven decision-making.

4.



04

Key Insights for Türkiye in 2025





Customer Experience Performance in Türkiye: Key Insights



Overall Customer Experience Level in Türkiye

The 2025 results indicate a gradual decline in Türkiye's Customer Experience Excellence (CEE) score over the past three years. After reaching 8.05 in 2023, the score declined to 7.89 in 2024 and further to 7.71 in 2025. This trend points to a shift in customer expectations, driven not only by a more challenging service environment but also by persistent inflationary pressure and rising price sensitivity. Customers are increasingly evaluating experiences through a more holistic lens. In this context, Türkiye has become the country experiencing the sharpest year-on-year decline in CEE scores in both 2024 and 2025. This signals a clear need for the local market to rethink experience design, particularly across the dimensions of value, trust, and emotional connection.



The Rising Importance of Trust and Perceived Value

In a macroeconomic environment shaped by uncertainty and high inflation, customers are shifting their focus beyond speed of resolution toward experiences that deliver clear and tangible value. A noticeable decline in perceived value indicates that the gap between the price customers pay and the experience they receive has widened more than in previous periods. This shift highlights the need for brands to move beyond short-term, discount-driven promotion strategies and instead strengthen value propositions that emphasize net benefit, transparency, and long-term gains. Trust, once established gradually, is now easily lost; as a result, transparent processes, consistent communication, and proactive error-resolution mechanisms are becoming critical baseline expectations rather than differentiators.



Customer Experience Performance in Türkiye: Key Insights

Performance Across CX Pillars

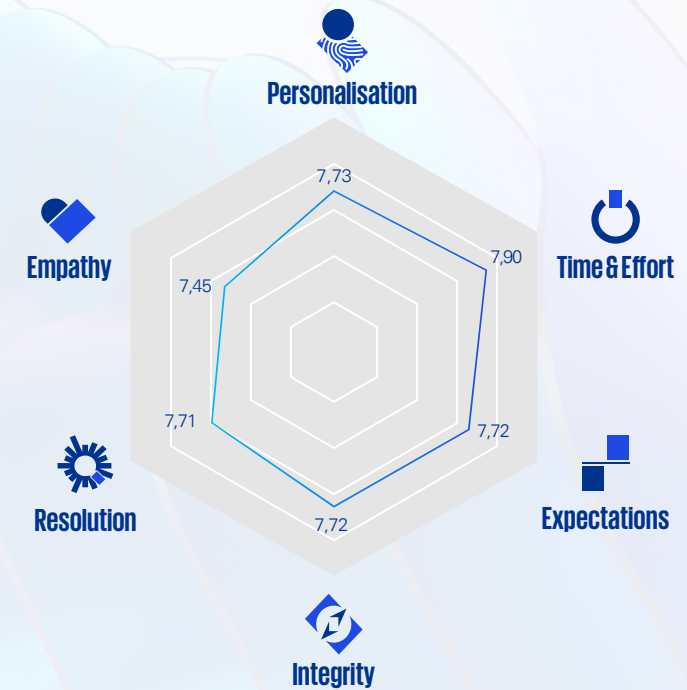
Looking at the Customer Experience Excellence (CEE) scores, **Time & Effort (7.90)** and **Personalisation (7.73)** stand out as the strongest pillars for brands in Türkiye. Customers are generally able to complete their core journeys quickly and without friction, indicating that a certain level of operational maturity has been achieved on the delivery side of the experience.

By contrast, **Integrity (7.72)** has declined compared to the previous year. This downward movement reflects growing customer sensitivity around pricing, consistency between promises and delivery, and transparent communication. The weakening of the Integrity pillar is a critical warning signal for brands, particularly in a period where tolerance for trust erosion is low due to economic uncertainty.

The **Expectations (7.72)** pillar also shows a slight year-on-year decline. Customers increasingly expect outcomes to be clear, predictable, and consistently delivered. While maintaining high standards in expectation management remains a positive indicator, current performance suggests that expectations are not yet being met in a fully reliable or sustainable manner.

A year-on-year decrease is also observed in the **Resolution (7.71)** pillar. Customers now look beyond the mere correction of issues; they expect transparent follow-up, visible progress, and sustained solutions. As a result, while functional problem-solving remains necessary, proactive communication and more holistic resolution experiences are becoming critical to improving satisfaction.

The lowest score is recorded in **Empathy (7.45)**, indicating that emotional connection and relationship quality remain the most fragile elements of the customer experience equation in Türkiye. While processes may be completed successfully, customers do not always feel understood or genuinely valued. Looking ahead, differentiation will increasingly depend on experience designs that strengthen emotional connection and personalized engagement, going beyond operational excellence alone.





Customer Experience Performance in Türkiye: Key Insights

Sector Outlook and Key Differences

When customer experience results in Türkiye are analysed by sector, **Non-Grocery Retail** stands out as the highest-performing category, despite a **2.7% year-on-year decline**. With a Customer Experience Excellence (CEE) score of **7.93**, the sector continues to lead due to strong digital infrastructure, operational discipline, and low friction across customer journeys. The presence of **eight Non-Grocery Retail brands in the Top 10** further highlights the sector's maturity. However, competition in this category is increasingly shifting away from core service quality toward **value creation and customer loyalty**, signalling a need for differentiation beyond functional excellence.

Financial Services (-2.0%) deliver an above-average performance with a CEE score of **7.76**, and one sector brand appears in the Top 10. Trust-based relationships and frequent touchpoints continue to support performance, particularly across digital channels. However, sustaining satisfaction levels will increasingly depend on strengthening **value and loyalty propositions**, especially in digital banking and self-service experiences.

The **Travel & Hotels sector (-2.3%)** continues to deliver a relatively strong customer experience despite the complexity of its multi-channel and multi-stage service structure, with a CEE score of **7.70**. Acceleration in the digitalisation of reservations, check-in/check-out, and travel planning has improved accessibility and convenience. However, process transparency and the **price-value balance** are becoming critical differentiators for maintaining experience quality.

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Grocery Retail shows the sharpest decline (**-5.1%**) and records a CEE score of **7.52**, reflecting heightened service intensity and strong price sensitivity. While maintaining a solid baseline in core service delivery remains an advantage, the sector faces clear improvement opportunities in **value creation and sustainable loyalty building**, which are becoming decisive drivers of satisfaction.



Regionally, the lowest customer experience scores are observed in **Southeastern Anatolia and Central Anatolia**, while **Eastern Black Sea and Eastern Anatolia** demonstrate above-average performance. This contrast reflects the strong influence of **relationship-based service culture and social cohesion** in smaller cities and local markets. In metropolitan areas, particularly Istanbul, customer satisfaction is increasingly shaped by **expectation management and trust**, rather than technical excellence alone. Recent infrastructure investments and service improvements in some regions have also reinforced the perception that experiences are “moving in the right direction,” supporting score recovery.



Customer Experience Performance in Türkiye: Key Insights

The **Healthcare sector (-3.7%)** continues to retain its strategic importance due to its service structure being directly linked to quality of life. The sector's Customer Experience Excellence (CEE) score stands at **7.49**. However, rising costs, increasing uncertainty, and heightened expectations around patient experience are placing pressure on healthcare providers' ability to deliver satisfaction. This outlook highlights the need for **structural improvements that strengthen experience quality**, particularly across access, continuity of care, and communication.

The **Logistics sector (+3.5%)** shows a positive trend in customer experience performance, driven by increased efficiency and the digitalisation of delivery processes. With a CEE score of **7.42**, the sector demonstrates a slight year-on-year improvement. Transparent tracking mechanisms and the momentum created by e-commerce continue to strengthen customer perceptions. At the same time, maintaining consistency and reliability across processes remains critical. A focus on operational stability and clarity of communication is expected to further enhance the sector's potential for sustainable satisfaction.

The **Telecoms sector (-5.9%)** continues to face challenges in customer experience, largely due to high touchpoint intensity and the pressure created by rising technology expectations. With a CEE score of **7.04**, the sector maintains a delicate balance between satisfaction and dissatisfaction. Experience complexity is heightened by the close connection between service infrastructure and everyday life, as well as by pricing sensitivity in subscription-based models. As a result, managing customer experience in Telecoms remains more demanding compared to other sectors.

Net Promoter Score (NPS) and Loyalty Indicators

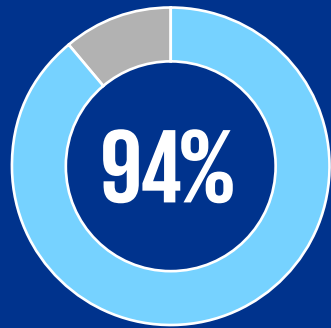
Across Türkiye, the average **Net Promoter Score (NPS)** declined from **28 in 2024 to 23 in 2025**. The data indicates that customer loyalty in Türkiye is shaped not only by satisfaction with products or services, but also by **how consistently brands position themselves**. Loyalty is therefore reinforced through **Integrity and Personalisation**, rather than functional performance alone.

This finding shows that customer loyalty is influenced not only by immediate service outcomes, but by whether brands are perceived as predictable, consistent, and trustworthy over time.

The relationship between **NPS and Loyalty** is particularly noteworthy. While NPS reflects short-term satisfaction and willingness to recommend, loyalty represents a deeper and more enduring intention to repurchase. The report clearly demonstrates that even when experience quality declines, loyalty erosion occurs more gradually. This suggests that brands focusing exclusively on speed and resolution to drive short-term gains may overlook the importance of **scaling investments in Personalisation and Integrity** to secure long-term loyalty.



Drivers of Performance Change in Türkiye



94% of respondents state that inflation has changed their purchasing behaviour to a moderate or significant extent. Among these, 77% indicate that they are highly or extremely affected by inflation, while 5% report being mildly affected and only 1% state that they are not affected at all.

Across all sectors in Türkiye, the year-on-year decline in average performance highlights the significant impact inflation is having on customer behaviour and experience perceptions.

Customers Reporting Being Highly Affected

Among customers who report being highly sensitive to inflation and whose purchasing behaviour has changed significantly as a result, 72% are aged 18–44, while 28% are aged 45 and above.

72%

Age group of 18-44

28%

Age group of 45+

Overall, satisfaction increases gradually with age, from 18–24 through to 45–54. Younger generations exhibit more demanding expectations, while middle-aged groups report relatively higher satisfaction levels.

Across all pillars, **18–24 year old** respondents score an average of one point lower than other age groups. As a digitally native generation, shaped by global platforms (such as streaming, gaming, and social media), they consider speed, personalisation, and seamless experiences to be baseline expectations. Combined with heightened price sensitivity and global reference points, this results in a more critical evaluation of service quality.

By contrast, customers aged **35 and above** demonstrate relatively higher satisfaction levels, particularly in high-cost categories. Having experienced analogue service models, these groups tend to assess brands less on “excellence” and more on trust, reliability, and predictability. More balanced income levels and greater financial foresight also contribute to a higher tolerance threshold within this age group.



Concerns Related to the Use of Artificial Intelligence

In Türkiye, perceptions of artificial intelligence technologies vary significantly across age groups; however, strong shared concerns emerge consistently across all segments. Issues related to data security, trust, and the quality of interaction stand out as the most critical vulnerabilities shaping AI adoption.

Across all age groups, three core points of fragility in the AI experience become particularly prominent:

Common Concerns Across All Age Groups



These themes represent the most dominant concerns shared across age groups. In addition, perceptions that AI cannot understand emotions and the risk of providing incorrect responses are strongly expressed across all segments, reinforcing trust and emotional intelligence as key barriers to broader AI acceptance.



Concerns Related to the Use of Artificial Intelligence

An analysis of the results shows that customers' **primary concern relates to personal data security (49%)**. This is followed by concerns that **AI may not be able to successfully complete transactions or interactions (48%)**, although this concern has declined by **2 percentage points** compared to last year. The concern around **lack of human interaction** has also decreased, falling by **5 points to 43%**.

The perception that **AI may not be able to understand human emotions (42%)** ranks fourth, representing a **3-point decline year on year**. Similarly, **37%** of respondents express concern that AI may provide **incorrect responses**, with this concern declining by **7 points** compared to last year and dropping to fourth place among overall risks.

The concern around **receiving incorrect or misleading answers** increased by **2 points to 34%**, while concerns that **AI-driven processes may take longer than expected (32%)** remain present. Despite these concerns, **81% of respondents** state that they are **not uncomfortable with companies using AI**.

Among male respondents, the most prominent concern is that **AI cannot understand human emotions (46%)**, followed by concerns around **unsuccessful transaction completion (50%)** and **system-related issues**. Compared to women, men report **lower concern around emotional understanding**, with this concern being **8 points lower among men (38%)**.

Female respondents' highest concerns are **lack of direct human interaction (46%)** and **personal data security (49%)**. A notable proportion of women also express concern that **AI may take jobs away from humans**, a concern reported at a **higher rate than among male respondents (41%)**.

Among young participants aged 18–24, the strongest concerns relate to **receiving incorrect or misleading responses (42%)** and **lack of human interaction (45%)**. Concerns around **data security (45%)** and **trust (40%)** become more pronounced among those aged **25–34**.

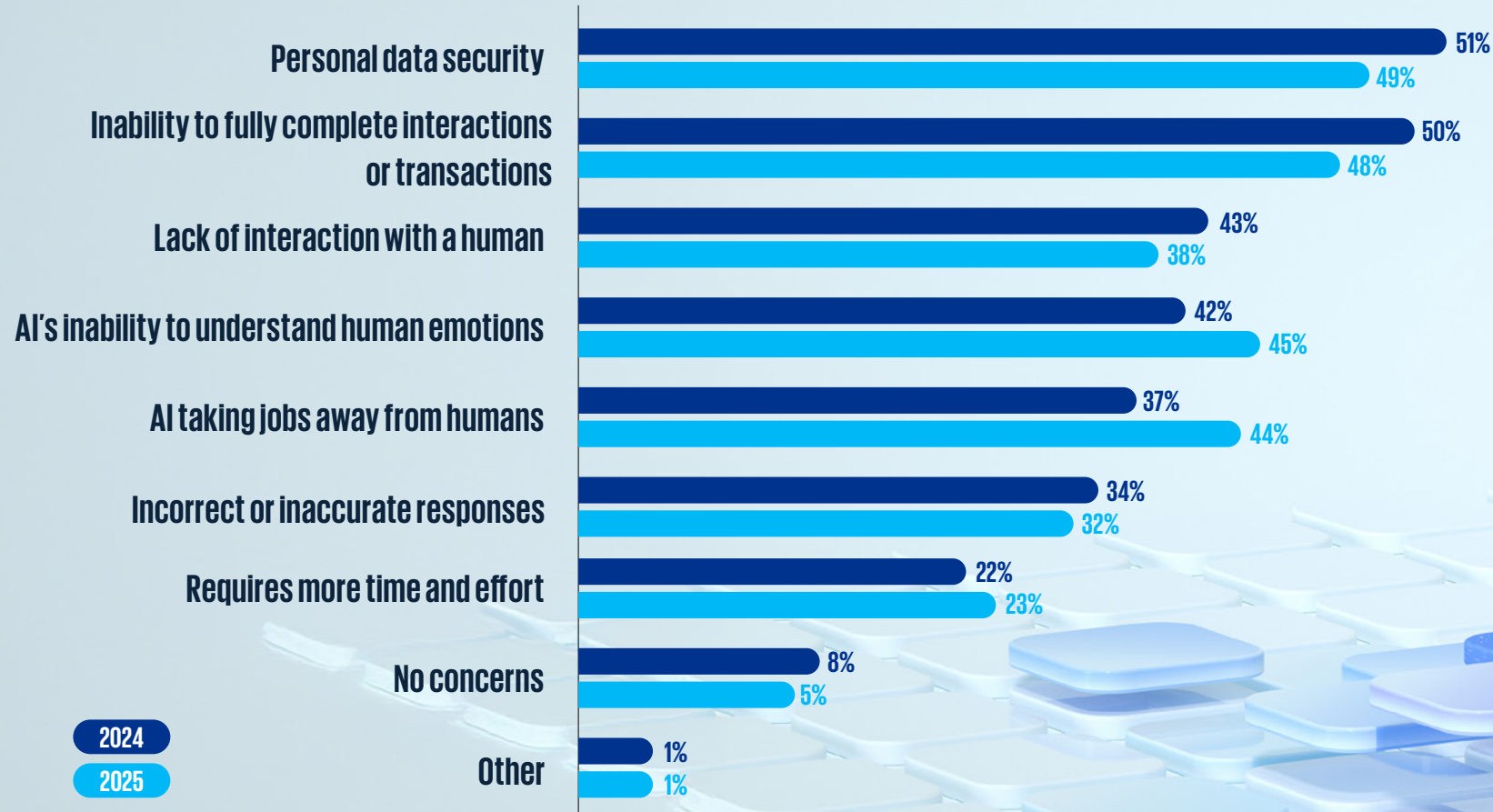
In the **35–44 age group**, concerns that **transactions may not be completed successfully** rise to **52%**, while among those aged **45 and above**, **data security concerns increase significantly (51–54%)**, along with growing concern that **AI may not understand human emotions**, particularly among those aged **55+ (53%)**.

The most cautious segment is therefore customers aged **55 and above**, where overall concern levels are highest. By contrast, the **lowest levels of concern** are observed among **younger consumers aged 18–34**, although this group demonstrates **greater sensitivity to emotional and interaction-related risks (9–11%)**.





Concerns Related to the Use of Artificial Intelligence





Age-Based Concern Map in AI-Driven Interactions



18–24: Experience and Functionality–Focused

- In this age group, the most prominent concern relates to inability to complete interactions or transactions, reported at 16.1%, the highest among all age groups.
- This is followed by concerns around lack of human interaction (15.1%) and personal data security (14.6%).
- These users primarily focus on whether AI works correctly, delivers efficiently, and performs as expected from a technical and functional perspective.



25–34: Data Privacy and Job Security Concerns

- For this group, personal data security (16.7%) ranks as the top concern across all segments.
- Concerns about incomplete interactions (16.5%) and lack of human interaction (14.4%) follow closely.
- This segment also shows a notable rise in concerns related to job displacement, reflecting heightened sensitivity to AI's impact on working life and career security.



35–44: Emotional Intelligence and Misinterpretation Risk

- In this age group, the top concerns are incomplete interactions (17.5%) and personal data security (16.6%), broadly consistent with other segments.
- What differentiates this group is the elevated concern that AI may not understand human emotions (14.8%), which is higher than in the 18–24 and 25–34 groups.
- This reflects growing expectations for AI to correctly interpret emotional signals, context, and intent.



45–54: Lack of Empathy as the Primary Concern

- The most significant concern in this group is that AI may not fully understand human emotions, which ranks first at 16.4%.
- This is followed by personal data security (16.1%) and incomplete interactions (16.1%).
- For this segment, AI's ability to demonstrate empathy and emotional sensitivity emerges as a critical expectation, with perceived shortcomings representing a higher risk to trust.



55 and Above: Trust and Reliability–Focused

- Among older users, personal data security (17.5%) is the most dominant concern, ranking first by a clear margin.
- This is followed by inability to complete interactions (17.4%) and AI's inability to understand human emotions (17.0%).
- For this group, trust, reliability, and the ability to deliver consistent outcomes are the most decisive indicators of a satisfactory AI-driven experience.



How Perceptions of AI Are Evolving in Türkiye: From Expectations to Experience

The 2024 report highlighted that customer expectations of artificial intelligence in Türkiye were already rising, particularly around speed, personalisation, and predictability. This year's findings show that these expectations are increasingly being assessed through tangible, lived experiences. Customers no longer view AI merely as a "future technology," but as an invisible infrastructure embedded within everyday interactions. As a result, evaluation has shifted away from abstract notions of innovation toward the quality of the experience delivered.

The Need for Human Touch Persists

Customer trust in AI is not one-dimensional; it varies based on context and perceived risk. In low-risk, high-frequency interactions such as information requests, reminders, or process tracking, AI-supported solutions are broadly accepted. However, in financial decisions, healthcare, legal matters, and data-sensitive use cases, the need for human interaction remains strong. In these areas, customers continue to associate trust with reassurance, accountability, and empathy, reinforcing the importance of human-in-the-loop models.

Trust is shaped along two key dimensions: transparency (how data is used) and control (the customer's ability to intervene, pause a process, or transition to human support when needed). Within this framework, designing AI not as a decision-maker that replaces the customer, but as an enabler that empowers the customer, becomes critically important. The Agentic AI approach builds on the concept of digital empathy highlighted in last year's report and takes it a step further. Through hyper-personalisation, digital empathy, and autonomous resolution capabilities, it enables experiences that go beyond simply delivering "fast service." Instead, it allows customer context to be understood, intent to be accurately interpreted, and processes to be proactively orchestrated on the customer's behalf.

A Clearer Sense of End-to-End Experience

Agentic AI goes beyond simply reading data and making recommendations. It also accounts for customer expectations, can interpret context on its own, and take action when needed. While current applications in Türkiye are still at an early stage of maturity, early use cases—particularly in loyalty programs and customer service automation—clearly signal the direction of this transformation.

AI has the potential to reshape all six pillars of customer experience in Türkiye, each in different ways. Across Time & Effort, intelligent routing and smart automation agents simplify processes. Within Resolution, more consistent and traceable solution journeys become possible. In Personalisation and Empathy, behaviour-driven contextual recommendations and tone-of-voice alignment emerge as concrete points where digital empathy takes shape.

From the perspectives of Integrity and Expectations, transparency around how AI is used, clear communication on data usage, and the effective governance of automated decision-making become essential. As a result, AI in Türkiye is no longer positioned merely as a productivity tool—it is becoming a core enabler of customer experience architecture.

Agentic AI is inevitably transforming all six experience pillars



Opportunities and Challenges in Türkiye's Transition to Total Experience (TX)

Türkiye is well positioned to transition toward TX. High digital adoption, agile organizational structures, and strong technology adaptation capabilities create natural advantages that support this transformation. Bringing together customer, employee, and ecosystem operating models under a single experience architecture represents a meaningful leap for the country. By leveraging these structural strengths, Türkiye has the potential to scale its experience strategy, strengthen loyalty, and gain sustainable competitive advantage. Within this context, the key challenges and opportunity areas are outlined below.

Structural challenges in the shift to total experience

The primary barriers to total experience in Türkiye stem from infrastructural and organizational fragmentation, which often results in experiences being designed and delivered in silos.

1

Data fragmentation and data quality

Customer data is often held across fragmented systems. Issues around quality, freshness, and consistency make it difficult to create a complete and reliable customer profile.

2

Organizational silos

Sales, operations, finance, and service functions operate at different speeds and priorities, limiting cross-functional alignment and end-to-end experience consistency.

3

AI investments

AI investments tend to concentrate on operational automation. However, for TX maturity, AI must also support decision-making, context interpretation, and action enablement layers.

4

Cross-channel consistency

The same customer may receive conflicting messages or experiences across different channels, weakening trust and experience integrity.

What are Türkiye's strategic opportunities?

Türkiye's strongest advantage on the TX journey lies in its digitally driven culture of speed and agility.

Rapid digital adoption

Customers' openness to technology enables TX designs to be adopted quickly and embedded into everyday journeys.

Agile operating models

Organizations with flatter hierarchies and agile team structures can integrate Agentic AI architectures more rapidly, even within complex environments.

Young organizational structures

Fast decision-making cycles accelerate the redesign of processes and the data integrations required for TX.

Large customer base

High-volume customer data provides a strong foundation for training predictive models and developing more anticipatory, insight-driven experiences.



05

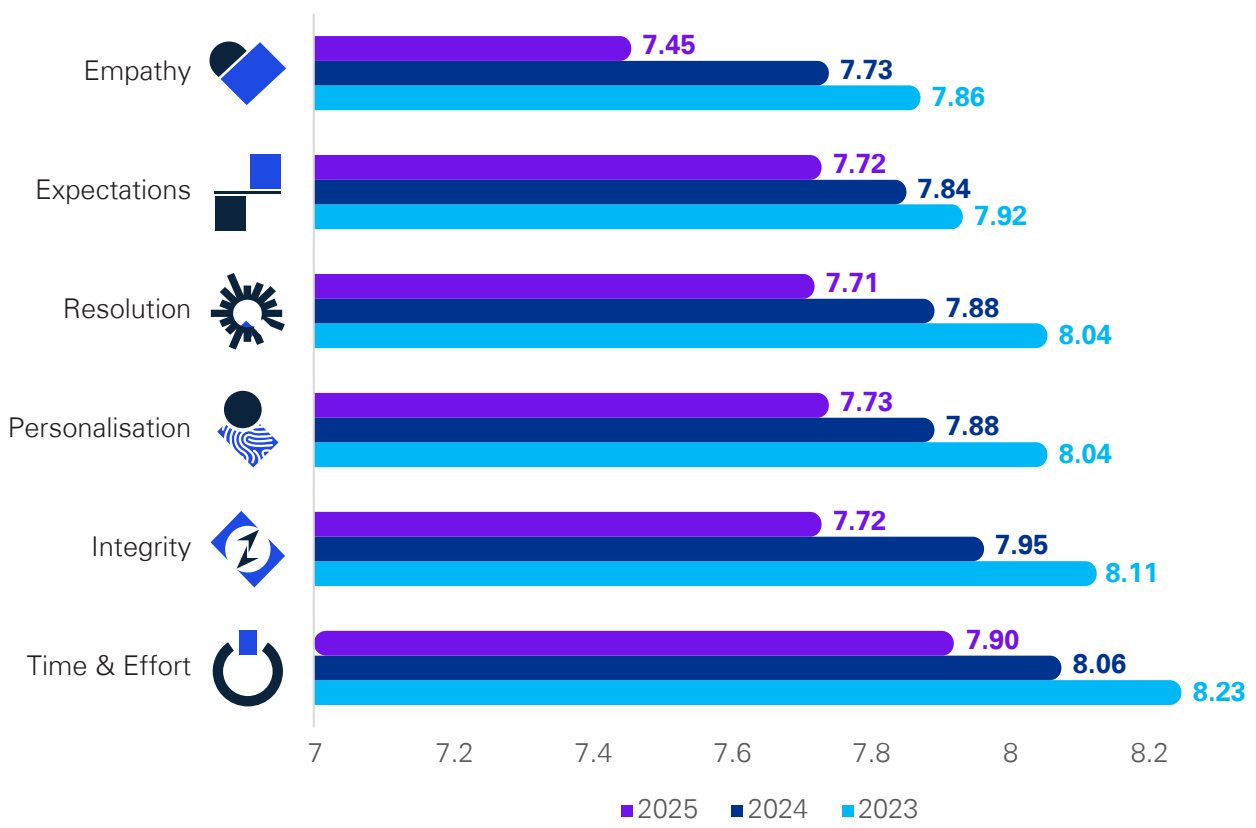
Customer Experience Excellence Results in Türkiye





The Customer Experience Journey in Türkiye Over the Past Three Years

The Six Pillars of Customer Experience



Türkiye's **Customer Experience Excellence (CEE)** score declined from **8.05 in 2023** to **7.89 in 2024**, and further to **7.71 in 2025**. This downward trend doesn't reflect a sudden deterioration in service quality, but a structural shift in customer expectations. Customers are increasingly evaluating experiences through a more holistic lens, placing greater emphasis on consistency, trust, and emotional connection alongside speed and functionality.

Over the three-year period, the most pronounced decline is observed in the **Empathy** pillar, followed closely by **Integrity**. This indicates that customers now expect more than fast and efficient service; they increasingly value being understood, treated transparently, and engaged through consistent and trustworthy interactions. Brands that focus solely on operational efficiency are struggling to keep pace with these evolving expectations.

Despite the overall decline in the CEE score, the performance gap across the pillars highlights clear areas of opportunity. **Time & Effort** remains Türkiye's strongest pillar, demonstrating that customers continue to appreciate frictionless and efficient processes. However, sustaining long-term loyalty increasingly depends on strengthening **Empathy**, **Personalisation**, and **Integrity**, which are emerging as the defining drivers of differentiation.

Overall, the results suggest that Türkiye's customer experience maturity is entering a new phase where competitive advantage will be shaped less by speed alone and more by a balanced experience model that integrates emotional connection, trust, and seamless execution across the end-to-end journey.



A Three-Year Shift in Customer Experience Expectations

1

Expectation Inflation

Digitalisation and AI investments have significantly raised customer expectations around speed, personalisation, and responsiveness. The mindset of “everything should be personalised” and “every interaction should be resolved instantly” has become the new normal. While organisations are partially responding to this shift, many touchpoints still rely on early-stage chatbots, limited automation, or siloed pilot initiatives. As a result, service quality is increasingly assessed against much higher reference points, leading to lower experience scores—even when operational performance improves. In short, services may be better than before, but they no longer feel sufficiently satisfying.

**2**

Heightened Value Expectations

Changes in purchasing power and sustained inflation are reshaping customers' value perceptions. Customers increasingly feel they are “paying more for the same service,” which heightens sensitivity to even minor frictions. Under these conditions, small inconsistencies trigger stronger reactions and harsher evaluations. Expectations of near-flawless delivery intensify, particularly impacting the Integrity pillar. As perceived value declines, tolerance decreases, putting additional pressure on brands to justify the experience they deliver.

**3**

Rapid Digitalisation, Slow Cultural Transformation

In recent years, companies have accelerated the rollout of digital channels and automation solutions. However, organisational alignment, experience ownership, and cultural maturity have not progressed at the same pace. This imbalance prevents digital investments from translating into a truly differentiated customer experience. Rather than strengthening brand value, the growing distance between channels and human interaction increases friction across touchpoints—most visibly impacting the Empathy pillar, where a clear decline is observed.

**4**

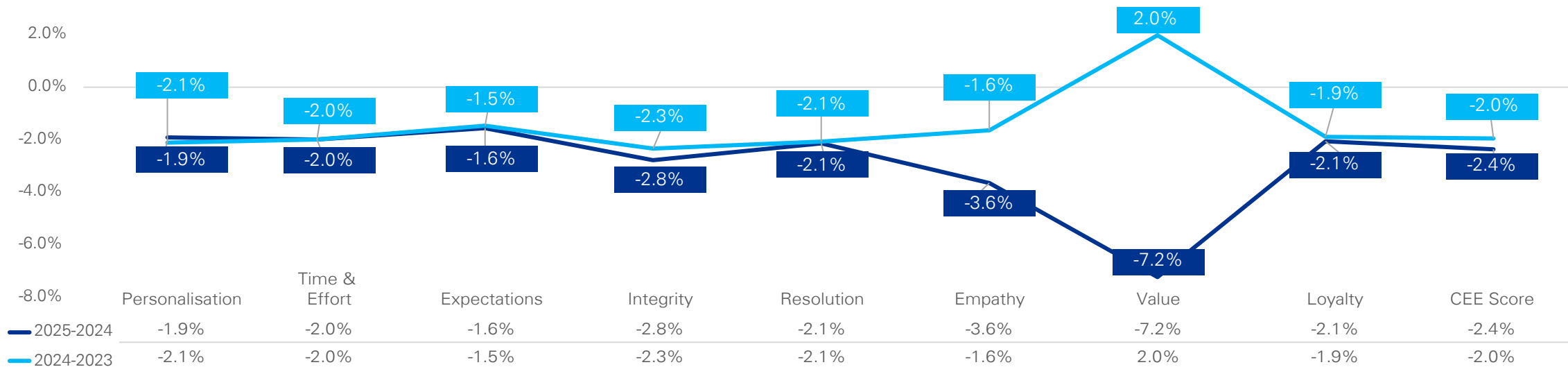
The Growing Need for Digital Empathy

Many organisations have prioritised speed through AI and automation, yet customer-facing capabilities such as emotional understanding and contextual empathy have not evolved at the same rate. When technology accelerates processes without strengthening human insight, customers perceive the experience as efficient but impersonal. Especially in emotionally charged moments, the absence of empathy undermines satisfaction. As a result, digital empathy emerges as a critical differentiator—requiring AI investments to be evaluated not only for efficiency gains, but also for their contribution to emotionally intelligent experience design.





Annual Performance Change Across All Experience Pillars in Türkiye



When examining the annual average performance change across all experience pillars in Türkiye, the results indicate a clear overall decline in customer experience performance over the past two years.


In 2024, only the Value pillar recorded a positive improvement of +2%, while the overall Customer Experience Excellence (CEE) score declined by 2%. In 2025, the downturn became more pronounced, with a 2.4% decline in the CEE score, driven by deterioration across all experience pillars. This trend highlights growing challenges in meeting rising customer expectations and sustaining service quality in key areas of the experience.

The sharpest decline in 2025 was observed in the Value pillar (-7.2%), signalling a significant erosion in customers' perceived value for money and brand relationships. In addition, the Empathy pillar declined by -3.6%, indicating weaker customer interactions and a reduced perception of solution-oriented, human-centred engagement.



Impact of the Six Pillars on Recommendation and Loyalty

The 2025 results send a strong signal about the shifting nature of customer expectations in Türkiye. The focus of customer experience is moving away from pure operational excellence toward emotional and cognitive alignment. Customers increasingly evaluate brands not only on what they deliver, but on how personally relevant, consistent, and trustworthy the experience feels.

Pillar	NPS	NPS Change vs. 2024	Loyalty	Loyalty Change vs. 2024
 Personalisation	18.20%	1.00%	18.50%	0.80%
 Time & Effort	14.70%	-2.70%	15.30%	-1.10%
 Expectations	17.00%	0.90%	16.70%	0.30%
 Integrity	18.70%	2.20%	18.00%	0.30%
 Resolution	15.80%	-1.70%	16.00%	-0.30%
 Empathy	15.60%	0.30%	15.40%	-0.10%

The era of selective trust

The growing impact of **Personalisation (+18.2%)** and **Integrity (+18.7%)** highlights a clear shift: customers now prioritise **feeling understood and being able to trust the brand**, rather than simply receiving a correct or functional service. These two pillars also have the **strongest influence on loyalty**, and their year-on-year increase confirms that loyalty in Türkiye is increasingly rooted in **personalised experiences and perceived reliability**.

Time & Effort and fast resolution are now hygiene factors

Despite strong operational performance, **Time & Effort** and **Resolution** show declining influence on both **NPS** and **loyalty**. Although Time & Effort recorded an NPS contribution of **14.7%**, its year-on-year decline (**-2.7%**) and the drop in loyalty impact (**-1.1%**) indicate that **speed alone is no longer a differentiator**. In a high-inflation, cost-sensitive environment, customers increasingly expect **value-creating experiences**, not just fast fixes.

Empathy continues to matter for advocacy and loyalty

The **Empathy** pillar maintains a meaningful influence on both **NPS (15.6%)** and **Loyalty**, reinforcing its role as a core emotional driver of experience quality. Notably, its growing contribution to NPS (**+0.3%**) shows that emotional intelligence is no longer a “nice to have,” but a **key point of differentiation**, particularly in moments that shape brand perception.

The center of experience value is shifting

The increasing impact of **Personalisation** and **Integrity** signals a broader transformation in how customers assess value. Customers are no longer judging experiences solely on outcomes, but on **how consistently the brand understands them, behaves predictably, and delivers across the end-to-end journey**. This shift has clear implications for future investments: **Experience design that builds emotional connection, uses behavioural insight effectively, and coordinates journeys end-to-end will become increasingly critical for sustaining both recommendation and loyalty**.



How Experience Drives NPS Across Age Groups

The research shows that all experience dimensions have a meaningful and positive relationship with NPS. However, the strength of this relationship varies significantly by age group.

From the 18–24 age group through to the 55+ segment, the impact of experience dimensions on NPS increases progressively. While experience quality influences NPS across all ages, the relationship becomes notably stronger in older segments, indicating that experience drivers carry greater weight in shaping advocacy as age increases.

- Integrity emerges as the strongest drivers of NPS across all age groups. The impact of this dimension is particularly pronounced in the 18–24 age group and becomes even more influential among customers aged 55 and above. Trust perception and consistent process delivery are especially decisive for older segments.
- Personalisation plays a significantly stronger role in explaining NPS among customers aged 45 and above. This highlights the growing importance of accurate recognition, tailored engagement, and effective management of the customer relationship in older segments, where personalised experiences increasingly shape satisfaction and advocacy.
- Expectations remains a strong and consistent predictor of NPS across all age groups. However, as age increases, expectation management, predictability, and reliability become more critical, particularly for customers aged 55 and above, where clarity and consistency are key satisfaction drivers.
- Time & Effort shows a balanced but steadily strengthening correlation with NPS across age groups. This confirms that ease, speed, and frictionless processes are foundational expectations for all segments, regardless of age.
- Value positively influences NPS, but its impact is more limited compared to other experience dimensions. Among younger customers (18–24), the relationship between value perception and NPS is relatively weak. In contrast, for customers aged 55 and above, perceived value forms a much stronger and more direct link to NPS, reflecting heightened sensitivity to value-for-money and return on effort.

Age-Specific Experience Drivers of NPS



18–24 age group:
Functionality (speed and ease)



35–44 age group:
Expectation management and consistency



55+ age group:
Trust, personal recognition, and predictability



06

Experience Leaders in Türkiye: Inside the Top 10





Top 10 Brands with the Highest Customer Experience Score in Türkiye

1. 

Apple
Sector: Non-Grocery Retail

CEE Score: **8.41**
Compared to last year **-1,8%**

2. 

Arçelik
Sector: Non-Grocery Retail

CEE Score: **8.33**
Compared to last year **-2,6%**

3. 

Shell
Sector: Non-Grocery Retail

CEE Score: **8.28**
Compared to last year **+0,5%**

4. 

Trendyol
Sector: Non-Grocery Retail

CEE Score: **8.28**
Compared to last year **+1,5%**

7. 

İş Bankası
Sector: Financial Services

CEE Score: **8.19**
Compared to last year **-1,3%**

9. 


Penti
Sector: Non-Grocery Retail

CEE Score: **8.15**
Compared to last year **+1,9%**

5. 

Opet
Sector: Non-Grocery Retail

CEE Score: **8.27**
Compared to last year **+0,4%**

8. 

Trendyol Express
Sector: Logistics

CEE Score: **8.16**
Geçen yıl listede yer almamaktadır.

10. 

Dyson
Sector: Non-Grocery Retail

CEE Score: **8.15**
Compared to last year **-6%**



Leading Brands for the 6 Pillars



Integrity
Apple



Time & Effort
Trendyol



Expectations
Apple



Personalisation
Arçelik



Resolution
Apple



Empathy
Apple



Value
Trendyol



Loyalty
Trendyol



ESG
Arçelik



Leadership Behaviors of the Top 10 Brands

01

Making operational consistency the foundation of customer trust

Across all brands ranked in the top 10, there is a clear commitment to delivering the same service standard regardless of geography, channel, or touchpoint. This operational consistency makes the experience predictable and systematically strengthens the customer's trust in the brand.



02

Embedding solution-generating capabilities into structured operating models

The rapid solution performance of leading brands is driven not by instantaneous reflexes, but by pre-designed workflows, empowered teams, and simplified processes. In this way, solutions become a natural output of the service model.



03

Positioning seamless experience as a core driver of customer satisfaction

Reducing the customer's time and effort cost is a priority for leading brands. Appointment-based services, optimized store flows, clean and organized physical spaces, and simplified digital processes reduce contact costs and significantly increase overall satisfaction.



04

Institutionalizing trust through visible behaviors and transparent process management

In these brands, trust is reinforced through open communication, price transparency, consistent service practices, and predictable approaches by employees. These repeatable behaviors deepen the customer's relationship with the brand in a sustainable manner.



05

Managing customer experience as an integrated outcome of the business model

The integration of digital and physical channels, the operation of all steps in the service chain within the same architecture, and teams operating in an integrated structure constitute common characteristics of leading brands. This approach removes customer experience from being the responsibility of a single department and integrates it into the company's overall operations.





1. Apple

Non-Grocery Retail

8.41

Customer Experience
Excellence Score (CEE)

+6.0%

Compared to the industry
average

“ I was experiencing a freezing issue on my phone. I contacted them and we scheduled an appointment. At the appointment time, there was a member of the technical support team waiting to assist me. I explained my issue, and he identified the cause. We tested the proposed solution on-site, and it worked. By the time I left the store, my problem had been resolved. ”

Apple Customer



CEE 6 Pillar Scores

8.61

Integrity

8.55

Expectations

8.46

Resolution

8.38

Time & Effort

8.26

Personalisation

8.15

Empathy

Apple is a globally leading brand that seamlessly brings together technology and human-centric experience by designing its hardware and software ecosystem as an integrated whole. Apple Stores in Türkiye stand out as dedicated experience spaces that enable customers to explore products closely and receive guidance from expert advisors.

As of 2025, Apple has risen to first place among 63 evaluated brands by increasing its Customer Experience Excellence score to 8.41. Despite being ranked third in 2024, the brand delivered a performance 6% above the sector average, demonstrating a remarkable year-on-year improvement. This outcome clearly reflects Apple’s decisive and consistent approach to accelerating customer-centric transformation and advancing its experience strategy.

Apple’s experience strength is driven by an approach that integrates technology with human-focused solutions. The Apple ecosystem is shaped by transparent and trust-building processes, fast in-store journeys that optimise customer time, strong resolution capabilities delivered through the Genius Bar and technical support teams, personalized guidance that translates user needs into relevant recommendations, and the consistent fulfilment of expectations through global Apple standards.

Appointment-based support systems that simplify access to technical services, intelligent processes that streamline steps such as device pairing and setup, and an omnichannel model that integrates digital and physical experiences have all contributed significantly to Apple’s high performance. These elements enable Apple to outperform the sector across critical 6 Pillar dimensions, including Integrity (8.61), Expectations (8.55), and Resolution (8.46). A strong Loyalty score (8.52) further indicates deep customer engagement and sustained brand advocacy. The ESG / Environmental and Societal Improvement score (7.53), however, highlights opportunities to further strengthen perceptions related to environmental responsibility and sustainability.

Through its ability to flawlessly integrate technology with human experience, Apple demonstrates a strong customer experience leadership profile in 2025.

2025 Insights

An integrated system that increases efficiency:

An integrated service structure enables customers to access their needs quickly and effortlessly.

Trust-based experience:

Transparent communication, consistent service standards, and global Apple processes strengthen brand trust.

Fast and effective resolution:

Expert support from the Genius Bar and technical support teams, together with rapid escalation mechanisms, make problem resolution easier.





2. Arçelik

Non-Grocery Retail

8.33

Customer Experience
Excellence Score (CEE)

+5.0%

Compared to the industry
average

“ Arçelik is a brand that sells high-quality and practical products. I have many of its products at home. The breadth of its service network is one of the main factors influencing my choice. ”

Arçelik Customer



CEE 6 Pillar Scores

8.48

Time & Effort

8.46

Integrity

8.39

Personalisation

8.28

Expectations

8.22

Resolution

8.10

Empathy

Arçelik has long been positioned as one of the strong players in customer experience in Türkiye, supported by its extensive service network, trust-based brand positioning, and consistent operational processes.

As of 2025, Arçelik achieved a Customer Experience Excellence score of 8.33, delivering performance 5% above the sector average. Ranked within the top three brands in 2025, Arçelik continues to be among category leaders, particularly through its stable performance in Integrity (8.46) and Time & Effort (8.48). These results demonstrate the brand's ability to consistently deliver on its promises to customers, maintain a high level of process transparency, and sustain a reliable brand identity.

On the digitalization front, the omnichannel infrastructure strengthened in recent years, together with monitoring mechanisms embedded in service processes, has had a positive impact on the overall customer experience. This foundation also supports strong performance across the Expectations (8.28) and Resolution (8.22) pillars.

While Arçelik records strong scores in Personalisation (8.39) and Empathy (8.10), customer expectations continue to rise in areas such as more proactive guidance, deeper needs analysis, and the ability to establish a stronger personal connection during service interactions. Despite these evolving expectations, the brand's overall consistency and process quality continue to have a positive impact on Loyalty.

Overall, Arçelik maintains a strong trajectory of stability in 2025, sustaining an experience approach centred on resilience, trust, and service quality. A service ecosystem that combines technical excellence with operational consistency continues to differentiate the brand in a competitive retail environment, reinforcing customer perceptions of Arçelik as a reliable, efficient brand that delivers long-term value.

2025 Insights

A strengthened support system through an extensive service network:

A widespread and easily accessible service infrastructure enables customers to seamlessly access installation, maintenance, and repair services.

A brand bond built on trust and reliability:

A long-established brand heritage, products that have operated reliably for years, and a consistent perception of quality foster a natural sense of affinity with the brand.

A simplified purchasing and usage experience:

Ease of access provided jointly by in-store and online channels, fast delivery, and attentive staff experience allow customers to easily obtain the product they need.





3. Shell

Non-Grocery Retail

8.28

Customer Experience
Excellence Score (CEE)

+4.4%

Compared to the industry
average

“Shell is a brand I always prefer. During my last visit, I made a short stop, bought fuel, and also had a hot drink and a sandwich on-site. Their stores are always clean, and the seating areas provide a comfortable experience.”

Shell Customer



CEE 6 Pillar Scores

8.46

Integrity

8.31

Expectations

8.28

Time & Effort

8.28

Personalisation

8.17

Resolution

8.15

Empathy

Shell is a leading brand in the energy and fuel sector, aiming to deliver a fast, convenient, and reliable customer experience by supporting its services with digital solutions. Shell stations across Türkiye stand out as experience spaces that combine technology with human-centric service, enabling customers to meet their fuel and ancillary service needs seamlessly. By consistently maintaining high service standards at every station, Shell continues to place customer satisfaction at the centre of its experience approach.

As of 2025, the brand increased its Customer Experience Excellence score to 8.28, ranking third among 63 brands evaluated. Despite being positioned tenth in 2024, Shell achieved rapid progress by outperforming the sector average by 4.4%. This result clearly demonstrates Shell's commitment to sustaining its customer-centric transformation, continuously enhancing its experience strategy, and strengthening its competitive position within the sector.

Shell's customer experience performance in 2025 is underpinned by the reliability of its services, the consistency of its processes, and the care demonstrated by employees in customer interactions. Customers frequently highlight how Shell stations contribute to a comfortable and uninterrupted journey through clean and well-maintained restrooms, high-quality fuels, and a rich convenience retail offering. Strong scores in Integrity (8.46), Time & Effort (8.28), and Personalisation (8.28) clearly reflect the brand's trustworthy, efficient, and personalised service proposition. In addition, a high Loyalty score (8.68) points to strong customer attachment, while the ESG / Environmental and Societal Improvement score (7.51) indicates that Shell is taking meaningful steps in sustainability through environmentally responsible practices and initiatives focused on social value.

A broad service network, clean and orderly facilities, mobile application convenience, and a simplified station experience stand out as the core elements that accelerate the customer journey. This multi-dimensional service experience strengthens customer trust in Shell across both everyday needs and long-distance travel, ultimately reinforcing loyalty and long-term value creation.

2025 Insights

An integrated and reliable service experience: Digital solutions, easy payment options, and simplified station processes enable customers to access Shell quickly and effortlessly.

A reassuring service standard: Clean facilities, high-quality fuel, and comprehensive convenience store offerings reinforce the brand's trustworthy service approach.

Versatile usage areas: Shell stations are preferred not only for fuel, but also for short breaks, convenience shopping, and relaxation.





4. Trendyol

Non-Grocery Retail

8.28

Customer Experience
Excellence Score (CEE)

+4.4%

Compared to the industry
average

“Trendyol is an online shopping site that I use very frequently. I can say that I buy almost everything from there. They are excellent in terms of customer satisfaction. I can resolve any issue I have through live support. I never hesitate when buying from Trendyol because I can easily return items.”

Trendyol Customer

CEE 6 Pillar Scores

8.53

Time & Effort

8.29

Expectations

8.25

Personalisation

8.24

Resolution

8.22

Integrity

8.14

Empathy

Trendyol is one of Türkiye’s most widely used and trusted e-commerce platforms, offering customers a rich product assortment, fast delivery, and a user-friendly experience. By providing a broad range of price and quality options, the platform enables a personalised shopping journey, while secure payment systems and accurate information reinforce customer trust. Multiple delivery options, partnered pickup points, and express shipping services make everyday shopping convenient and frictionless, while an intuitive interface and comprehensive filtering capabilities allow customers to easily find the products they are looking for.

As of 2025, Trendyol increased its Customer Experience Excellence score to 8.28, ranking fourth among 63 evaluated brands. Despite being positioned fifteenth in 2024, the platform achieved a notable rise by outperforming the sector average by 4.4%. The brand demonstrates strong performance in Value (8.25) and leads in Loyalty (8.72), reflecting the tangible benefits delivered to customers and the strength of customer attachment. A strong Time & Effort score (8.53) highlights fast delivery and simplified transaction processes, while the Empathy score (8.14) reflects the solution-oriented and attentive approach of customer service teams.

Customers report that they can easily find the products they seek on Trendyol, access a wide range of price options, and receive their orders on time. Careful packaging, friendly couriers, and fast, seamless return processes are among the key factors contributing to a positive shopping experience. Campaigns, discount vouchers, and exclusive offers further enhance the attractiveness of the platform, while strengthening customer Loyalty. In addition, a reliable infrastructure and continuously improved service processes enable Trendyol to respond effectively to a broad spectrum of customer needs and expectations.

With its extensive product range, fast delivery capabilities, customer-centric service approach, and transparent communication, Trendyol continues to stand out as one of the most preferred online shopping destinations in Türkiye.

2025 Insights

Ease of access and speed:

An integrated service structure enables customers to reach their needs quickly and effortlessly.

Trust and transparency:

Clear communication and a consistent service experience strengthen trust in the brand.

Effective resolution: Expert support and rapid problem-solving capability increase customer satisfaction.

Consistent experience: A standardized and seamless experience delivered across the platform reinforces user loyalty to the brand.





5. Opet

Non-Grocery Retail

8.27

Customer Experience
Excellence Score (CEE)

+4.3%

Compared to the industry
average

“ At all the Opet stations I visit, I encounter friendly staff, high cleanliness standards, and fast service. That is why I started using the Vehicle Recognition System two years ago, and I am extremely satisfied. ”

Opet Customer

CEE 6 Pillar Scores

8.38

Time & Effort

8.34

Integrity

8.32

Expectations

8.29

Personalisation

8.20

Resolution

8.08

Empathy

Opet stands out in Türkiye within the Non-Grocery Retail category through a service experience that is safe, fast, and consistent. Customers benefit from a frictionless journey enabled by in-station layout, effective employee communication, and a simplified service infrastructure. Clear price communication, a fast payment experience, and consistently clean station standards further reinforce the strong perception of trust that the brand has built over many years.

In 2025, Opet increased its Customer Experience Excellence score to 8.27, securing fifth place in the overall ranking. Having ranked eleventh in the previous year, the brand attracted attention by delivering performance 4.3% above the sector average. In particular, sustained strength across Time & Effort (8.38) and Integrity (8.34) continues to strengthen the trust-based relationship customers have with the brand.

Opet's Personalisation score (8.29) indicates that customers value loyalty programmes, campaign transparency, and clear in-station guidance. A Resolution score of 8.20 demonstrates that, despite the high level of physical interaction and operational intensity inherent in the category, Opet continues to deliver fast, consistent, and reassuring problem resolution.

Customer feedback highlights that Opet has established a distinctive position in the sector through its station cleanliness and hygiene standards. Customers consistently view the regular upkeep of restrooms and shared areas as a core pillar of the brand's reliable service proposition. Fuel quality, cross-station consistency, and a strong corporate stance further reinforce trust in Opet, while the helpful, efficient, and solution-oriented approach of frontline teams supports the overall experience. In addition, clean, spacious, and well-organised convenience retail areas transform station visits from a functional fuel stop into a comfortable break within the customer journey.

2025 Insights

A station experience strengthened by cleanliness standards:

At Opet stations, the high level of hygiene maintained especially in restrooms and shared areas has become an important driver of brand preference and loyalty.

An operational structure enabling fast and orderly service:

The helpful attitude of on-site teams, fuel quality, and the cleanliness, orderliness, and strong organization of convenience store areas are seen as a reflection of Opet's integrated service model.





6. Paşabahçe

Non-Grocery Retail

8.25

Customer Experience
Excellence Score (CEE)

+4.0%

Compared to the industry
average

“ This brand's products are both very high-quality and visually stylish. I think their prices are quite reasonable relative to the value of the product. Since the products maintain their durability for a long time, I do not have to buy new ones frequently. I also believe it is a brand that is suitable in terms of health.

”

Paşabahçe Customer

CEE 6 Pillar Scores

8.37

Integrity

8.35

Time & Effort

8.30

Expectations

8.29

Resolution

8.18

Personalisation

7.97

Empathy

Paşabahçe has long stood out as one of the indispensable brands in home living, driven by high product quality, a broad product portfolio, and deep expertise in glass craftsmanship. With timeless designs that combine aesthetics and functionality, the brand continues to be a first choice for consumers in both everyday use and gifting occasions. Its production philosophy, which prioritises durability and quality, has earned consumer trust across generations, establishing a strong brand heritage in kitchenware and home products.

With a Customer Experience Excellence score of 8.25 in 2025, Paşabahçe delivered performance 4% above the sector average, ranking sixth among 63 evaluated brands. Strong results in Integrity (8.37) and Time & Effort (8.35) highlight the brand's key strengths, while the Empathy score (7.97) indicates opportunities to further strengthen emotional connection with customers and respond more effectively to individual needs. A strong Loyalty score (8.45) reflects sustained customer attachment, while the ESG / Environmental and Societal Improvement score (7.70) points to areas for further development in this dimension.

At Paşabahçe, the customer experience extends beyond product quality and design, supported by both in-store and online services. Spacious and well-organised stores, friendly staff, and a wide product assortment make the shopping journey both enjoyable and effortless. In online channels, fast delivery and accurate order fulfilment reinforce trust in the brand. Customers frequently highlight the durability, aesthetic appeal, and functionality of the products, positioning Paşabahçe as a preferred choice for both gifting and everyday use. Product variety and innovative designs, amplified through social media engagement, continue to increase interest in the brand.

Taken together, these attributes reinforce Paşabahçe's strong position within the sector and demonstrate how the trust and emotional connection built with the brand translate into long-term value in the eyes of consumers.

2025 Insights

Quality and durability: Long-lasting and robust products stand out for both everyday use and gifting preferences.

Aesthetics and functionality: Stylish and functional designs bring together visual appeal and ease of use.

In-store and online experience: Spacious stores, friendly staff, and fast online delivery increase satisfaction.

Trust and connection: Brand trust and emotional connection are reinforced through innovative designs and social media presence.





7. İş Bankası

Financial Services

8.19

Customer Experience
Excellence Score (CEE)

+5.5%

Compared to the industry
average

“ I have been a customer of İş Bank for approximately 10 years. My customer representative at the bank was very attentive. When I wanted to take out a loan, they approved it immediately. Whenever I have other questions, I receive prompt responses. The staff are very helpful. ”

İş Bankası Customer

CEE 6 Pillar Scores

8.37

Integrity

8.31

Time & Effort

8.22

Expectations

8.22

Resolution

8.16

Personalisation

7.85

Empathy

İş Bankası, one of Türkiye’s most established and trusted Financial Services institutions, delivers a comprehensive banking experience underpinned by an extensive service network and a strong digital infrastructure. The intuitive mobile banking application, widespread ATM accessibility, and fast fund transfer capabilities enable customers to complete everyday financial transactions in an efficient and frictionless manner. In parallel, personalised offers, investment products, and a broad portfolio of campaigns strengthen the customer relationship by increasing flexibility and delivering tangible value.

As of 2025, İş Bankası increased its Customer Experience Excellence score to 8.19, ranking seventh among 63 evaluated brands. Achieving a performance 5.5% above the sector average, this result highlights the bank’s sustained focus on customer experience excellence. Strong outcomes across Integrity (8.37) and Time & Effort (8.31) reflect consistent, reliable, and efficient service delivery, while solid performance in Expectations (8.22), Resolution (8.22), and Personalisation (8.16) demonstrates a customer-centric and effective service approach. A robust Loyalty score (8.23) signals strong customer attachment, while the ESG / Environmental and Societal Improvement score (7.54) indicates opportunities for further progress in this dimension.

Customer feedback consistently reinforces the bank’s reliability and stable service quality as core strengths. Users highlight the ease of mobile banking, the speed of money transfers, practical solutions across loan and card processes, and the seamless execution of investment transactions, enabling banking activities to be managed with confidence and ease.

Supported by advanced digital channels, a broad service footprint, and a customer-focused service philosophy, İş Bankası continues to be among the most preferred banking experience providers in Türkiye. The strong performance scores and positive customer feedback reflect the bank’s ongoing commitment to continuously enhancing service quality, positioning the brand as a resilient financial institution centred on fast, secure, and accessible banking solutions.

2025 Insights

Safe and fast banking: A wide service network and strong digital infrastructure enable customers to carry out transactions quickly and smoothly.

Practical and personalized solutions: Mobile banking, fast money transfers, and special campaigns offer customers a flexible and advantageous experience.

Customer-centric service approach: Consistent service, effective solutions, and attention to user feedback reinforce the bank’s approach focused on customer satisfaction.





8. Trendyol Express



Ranked 9th on the Global List in the Logistics Sector

Logistics

8.16

Customer Experience
Excellence Score (CEE)

+10.0%

Compared to the industry
average

“Trendyol Express is a miracle for someone like me who shops on Trendyol. My shipments arrive faster, and if there is any issue with the delivery, contacting the Trendyol team directly resolves the problem quickly.”

Trendyol Express
Customer

CEE 6 Pillar Scores

8.33

Expectations

8.28

Time & Effort

8.23

Integrity

8.12

Personalisation

8.04

Resolution

7.94

Empathy

Trendyol Express is one of the leading brands in Türkiye’s e-commerce ecosystem, providing customers with fast, reliable, and practical delivery solutions. The platform delivers a seamless and efficient shopping experience through an integrated approach that includes on-time delivery, careful packaging, and easy return processes. In addition, personalized solutions such as home pickup, delivery to alternative addresses, and flexible delivery time slots are offered to address diverse customer needs, forming a key pillar of the brand’s experience strategy.

As of 2025, Trendyol Express achieved a Customer Experience Excellence score of 8.16, ranking eighth among 63 evaluated brands. Having not featured in the rankings in the previous year, the brand recorded a significant step change by outperforming the sector average by 10%. This performance highlights Trendyol Express’s sustained commitment to customer-centric processes and the continuous evolution of its experience strategy.

Strong results across Expectations (8.33), Time & Effort (8.28), and Integrity (8.23) demonstrate the brand’s ability to meet customer expectations through fast, consistent, and trustworthy delivery operations. Customer feedback confirms that parcels are delivered on time and in good condition, packaging is handled with care, and customer service teams are accessible and effective when support is required. A strong Loyalty score (8.31) indicates high levels of customer attachment, while the Value score (7.81) points to opportunities to further strengthen price–performance perceptions across products and services.

As a tangible reflection of its focus on user experience, the platform consistently delivers high levels of satisfaction and trust across both everyday orders and special delivery requests. Trendyol Express’s performance not only reflects delivery excellence, but also its ability to translate the speed and transparency standards of the e-commerce ecosystem into operational execution. Effective management of high order volumes, real-time communication processes, and a consistent delivery experience have all contributed to positive momentum within the sector. The extension of e-commerce agility and a customer-centric culture into last-mile delivery continues to elevate the overall experience.

2025 Insights

Fast and smooth delivery:

Products are mostly delivered on time and in full, allowing customers to receive their items quickly.

Easy and reliable return processes:

Unwanted or defective products can be easily returned from home, enhancing brand trust and loyalty.

Service that responds to individual needs:

Personal requests, such as special delivery times or delivery to different addresses, are effectively accommodated.

Consistent and reassuring experience:

Couriers’ attentive and polite approach reinforces trust in interactions with the brand.





9. Penti

Non-Grocery Retail

8.15

Customer Experience
Excellence Score (CEE)

+2.8%

Compared to the industry
average

“When I enter a Penti store, I feel comfortable. I can easily find the products I am looking for. It is a store I frequently prefer because of the staff's attentiveness and friendliness.”

Penti Customer

CEE 6 Pillar Scores

8.37

Personalisation

8.19

Integrity

8.17

Time & Effort

8.15

Resolution

8.14

Expectations

7.85

Empathy

Penti is one of Türkiye's prominent retail brands in the Non-Grocery Retail sector, offering a wide range of products in lingerie, hosiery, and homewear, complemented by modern designs that suit everyday life. By combining product variety and aesthetic design, the brand addresses diverse customer needs while creating strong customer attachment through its in-store environment and overall shopping experience. Customer satisfaction with store ambience, confidence in product quality, and the helpfulness of staff are key elements supporting Penti's customer-centric approach.

As of 2025, Penti increased its Customer Experience Excellence score to 8.15, ranking ninth among 63 evaluated brands. Making a strong entry into the rankings compared to the previous year, the brand delivered performance 2.8% above the sector average, demonstrating consistent success in customer experience. This score reflects how effectively Penti delivers a total experience across touchpoints such as in-store guidance, product quality, staff interactions, and process management.

Customer feedback highlights Penti's strength in providing personalised attention within stores. Staff guidance, communication, and product knowledge underpin high scores in Personalisation (8.37) and Integrity (8.19), while organised store layouts and efficient exchange and return processes contribute to a positive Time & Effort (8.17) experience. The Empathy score (7.85) indicates variability in staff interactions depending on location, highlighting an area for improvement and future development opportunities. A strong Loyalty score (8.51) further reflects high customer attachment and strong repeat purchase behaviour.

Through its focus on quality products, value perception supported by campaigns, and accessible store experience, Penti maintains a strong market position and continues to prioritise delivering a total experience across all customer touchpoints.

2025 Insights

Personalised experience:

Employees provide customers with a tailored shopping experience through accurate guidance and product knowledge.

Easy and fast shopping:

Organized store layouts and quick exchange–return processes make shopping effortless.

Strong brand perception:

High-quality products and promotions support Penti's value in retail and its position as a preferred brand.





10. Dyson

Non-Grocery Retail

8.15

Customer Experience
Excellence Score (CEE)

+2.8%

Compared to the industry
average

“Dyson has launched an excellent application. Through video calls, they successfully communicate to resolve a malfunction or any problem, produce solutions quickly, and achieve customer satisfaction. Therefore, I commend the brand.”

Dyson Customer

CEE 6 Pillar Scores

8.37

Time & Effort

8.28

Resolution

8.21

Personalisation

8.07

Integrity

8.06

Expectations

7.93

Empathy

Dyson is one of Türkiye's standout retail brands, recognised for its high-quality products, innovative design, and customer-centric approach. Feedback on store experiences and customer service indicates that the brand delivers a seamless shopping journey through technical expertise, attentive and friendly staff, and well-supported in-store processes.

As of 2025, Dyson increased its Customer Experience Excellence score to 8.15, ranking tenth among 63 evaluated brands. Performing 2.8% above the sector average, the brand demonstrates particularly strong results in Time & Effort (8.37) and Resolution (8.28). This reflects Dyson's ability to minimize challenges in product access and provide prompt solutions in case of any issues.

Customer feedback confirms Dyson's strengths in personalised service and product quality. Staff guidance, product knowledge, and attentiveness support high scores in Personalisation (8.21) and Integrity (8.07). Rapid intervention and replacement processes for product malfunctions are also key touchpoints that reinforce customer loyalty. The Empathy score (7.93) highlights an area for improvement, suggesting opportunities to strengthen processes for understanding customers in depth and prioritising their expectations, thereby creating a more total experience. A stable Loyalty score (8.05) indicates sustained customer attachment, while the ESG / Environmental and Societal Improvement score (7.78) signals opportunities for further development in sustainability and social responsibility.

By combining a strong product proposition with technically supported in-store experiences, Dyson continues to sustainably reinforce its position within the retail sector.

2025 Insights

Fast and smooth experience:

Organized store layouts and quick resolution processes make the shopping experience effortless for customers.

Personalised service:

Employees' attentive and informative approach provides customers with unique value, fostering a strong connection with the brand.

Superior product quality:

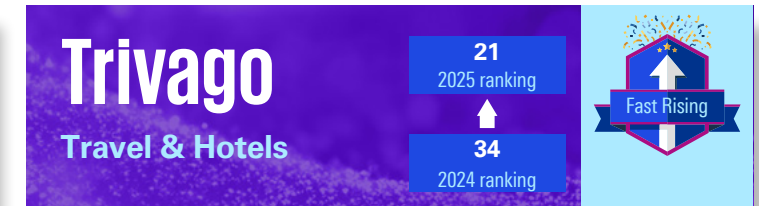
Vacuum cleaners and hair styling products increase customer satisfaction through durability and innovative design.





Most Improved in 2025

FLO, Vakıfbank, and Trivago were among the brands that stood out for their notable improvements in customer experience.



Time & Effort

8.27

FLO is the brand with the largest improvement in customer experience this year, achieving a **19-point increase**. Users highlight satisfaction with fast and seamless order processes, ease of locating products in-store, friendly staff, and flexible return and exchange policies.

The brand stands out in the Time & Effort (8.27) pillar, reflecting a quick and convenient shopping experience.

"I placed an order through the mobile app at a reasonable price, and it arrived quickly and without any issues. It was a very satisfying shopping experience."

FLO Customer



Integrity

8.14

Vakıfbank recorded an **18-point increase** in customer experience this year, with users highlighting satisfaction with the bank's reliability, extensive branch and ATM network, fast digital services, and attentive customer representatives.

The brand particularly excels in the Integrity (8.14) pillar, reflecting its trust- and transparency-focused approach.

"I have been banking with this institution for a long time. I am satisfied with its ease of payments, speed and reliability, and overall customer-centric approach."

Vakıfbank Customer



Personalisation

7.99

Trivago recorded a **13-point increase** this year, reflecting a rise in user satisfaction. Customers highlight their appreciation for the platform's reliable price comparisons, easy booking process, and responsive customer support.

The brand performs notably in the Personalisation (7.99) pillar, enabling users to plan vacations efficiently and make bookings that match their individual needs.

"The only platform I use for planning my holidays. It helps me find the best hotel and accommodation options through price comparison."

Trivago Customer



07 Experience Performance Across Sectors





Overview of Sectors in Customer Experience

		CEE Score	2024-2025 Change	Difference vs. Türkiye Average	2024 Ranking
1	Non-Grocery Retail	7.93	-2.7%	3%	1
2	Financial Services	7.76	-2.9%	1%	2
3	Travel & Hotels	7.70	-2.3%	0%	3
4	Entertainment & Leisure	7.60	3.3%	-1%	4
5	Grocery Retail	7.52	-1.7%	-2%	6
6	Healthcare	7.49	-3.7%	-3%	5
7	Logistics	7.42	3.5%	-4%	8
8	Telecoms	7.04	-3.9%	-9%	7



Non-Grocery Retail Sector

7.93 / 10

Customer Experience
Excellence Score

28

NPS Score

Industry Overview

The Non-Grocery Retail sector has maintained its position as Türkiye's customer experience leader across all sectors this year. This strong leadership demonstrates the sector's ability to sustainably manage experience standards despite high touchpoint intensity, deep competition, and elevated customer expectations.

However, the sector's Customer Experience Excellence score declined from 8.15 last year to 7.93, and NPS decreased from 35 to 28. This reflects the impact of increasing price sensitivity, pressure on perceived value, and broader economic conditions on customer satisfaction. The decline also underscores that customer expectations are rising and that experiences are now being evaluated with greater attention to detail.

At the same time, the sector's leadership capacity appears to have strengthened. While five brands were ranked in the top 10 last year, this year the number has increased to eight. This growth indicates intensified competition at the top end of the sector and demonstrates that more brands are achieving entry into the "excellence league" for customer experience.

Based on 2025 data, the highest performance in the Non-Grocery Retail sector is observed across the Time & Effort, Integrity, and Personalisation pillars.

Delivery speed, product availability, seamless return processes, and uninterrupted cross-channel experiences continue to be the strongest drivers of customer satisfaction.

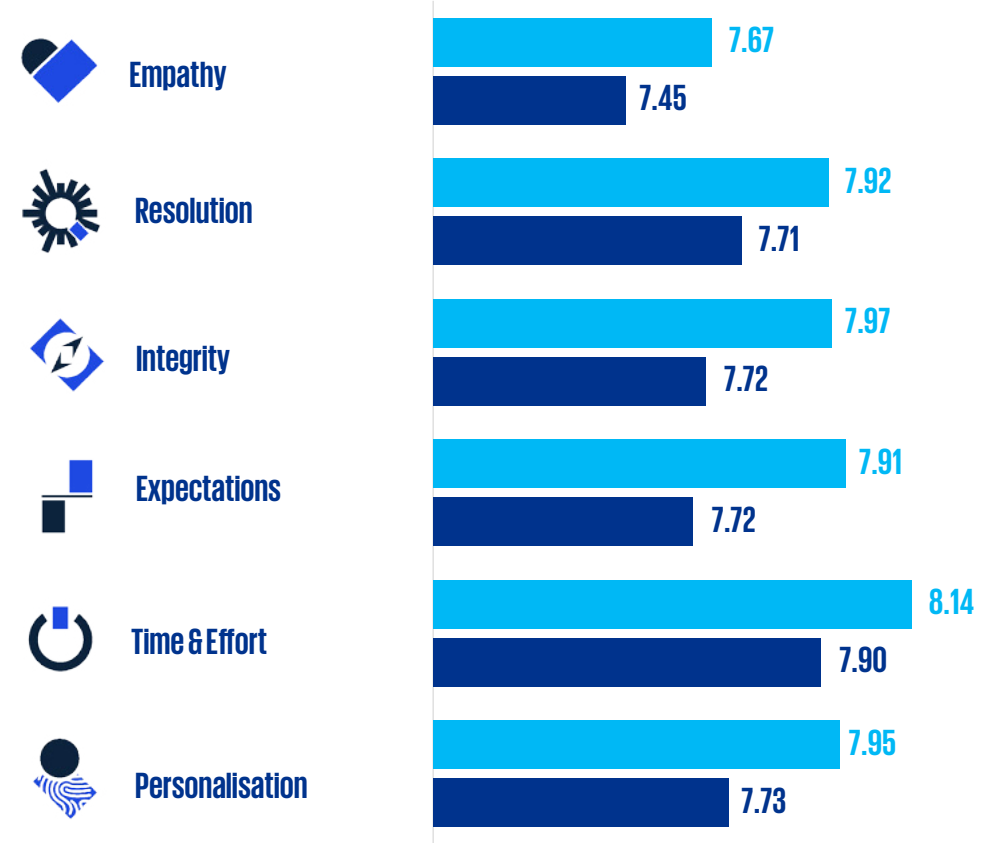
Retailers' technology investments, particularly in process automation, real-time inventory management, and omnichannel integration, have created significant competitive advantages.

Another key performance indicator, the high Integrity score, demonstrates that customers perceive fair treatment, accurate information, and transparent process management positively. Reductions in pricing errors, the resolution of uncertainties in returns, and clear communication further reinforce this trust.

The consistently strong Personalisation score indicates that retailers are increasingly leveraging customer data effectively. Segment-based campaigns, recommendations based on past purchase behaviour, and targeted communication are being implemented successfully across the sector.

By having 8 brands in the top 10, it has become the leading sector.

Six Pillars of Customer Experience



■ Non-Grocery Retail Sector ■ Average across all sectors

Non-Grocery Retail Sector

Sectoral Outlook from the Customer Perspective

Evaluations from customers in the Non-Grocery Retail sector indicate that while the sector maintains a strong position, it is simultaneously facing increasing pressure from rising customer expectations. When customer feedback is analysed alongside NPS correlation data, it becomes evident that customer perceptions are evolving to be more selective, risk-aware, and process-sensitive. This trend represents both a significant opportunity for the sector and a critical focus area for sustaining long-term customer experience excellence.

Reliability: The Key Driver of Customer Loyalty

The strong impact of the Integrity score on customers' likelihood to recommend clearly demonstrates that trust remains the primary criterion for brand choice in the sector. Customer feedback highlights issues such as incorrect product delivery, variability in seller quality, and inconsistencies in return processes, indicating that brands must consistently deliver a trustworthy experience at every touchpoint. Although the sector overall shows strong performance, trust in the customer's mind remains a variable that is "easily earned but quickly lost."

Speed, Transparency, and Process Consistency as Fundamental Hygiene Factors

The impact of the Expectations score indicates that customers now expect not just a good experience, but a consistently good experience every time. For customers, a "frictionless experience" has become an assumption rather than a differentiator. As a result, operational excellence has become one of the core components of sustainable competitive advantage in the sector.

I value quick resolution
when there is an issue
with a product.

A seamless return
process is a key
deciding factor for
me.

I trust a brand when
it recommends
products that meet
my needs.





Non-Grocery Retail Sector

Vulnerable Areas in the Non-Grocery Retail Sector: Value Perception and Empathy

Despite strong performance across many pillars, Value and Empathy emerge as the most important areas for development. The Value score, at 7.18, reflects the impact of Türkiye's high inflation environment on customer perceptions. Globally highlighted "visibility of cost pressures" is strongly felt in Türkiye as well. Increases in delivery fees, rising basket totals, and reduced promotional impact contribute to a perception among customers that they are not receiving full value for their spending.

Rising touchpoint volume has increased the workload of customer service and store staff, driving interactions toward more digital cycles. The customer's emotional state during touchpoints, combined with insufficient consideration of past experiences and expectations, limits the Empathy score. At this juncture, a total experience approach represents a significant area for development in the Turkish market.

Total Experience and Agentic AI: A New Threshold for Experience Architecture in Non-Grocery Retail

When research data is considered alongside global customer experience trends, it is evident that Türkiye's retail sector is ready to transition from operational efficiency to an integrated experience architecture.

Strong digital adoption, high touchpoint frequency, and significant operational pressure provide an ideal foundation for total experience and Agentic AI applications. Three strategic opportunities for these technologies are emerging within the sector:

Real-Time Intent and Context Recognition

Agentic AI can interpret a customer's real-time intent, behavioral signals, past experiences, and contextual needs. Considering Türkiye's high price sensitivity and fast decision-making processes, this capability has the potential to drive significant transformation in the customer experience. Providing the right recommendation at the right moment can enhance both satisfaction and basket value.

Price-Value Management to Strengthen Value Perception

In the global landscape, the phenomenon of "contextual price tolerance" is observed quite intensely in Türkiye. Agentic AI can deliver tangible value to customers by enabling dynamic pricing, inventory optimization, and personalized value narratives. For example, presenting customers with notifications such as "This delivery option reduced your total cost by X%" explains the concrete benefit and makes the price formation process more visible. Such proactive and transparent value narratives play a critical role in increasing the value score by helping customers more clearly perceive the return they receive for the amount they pay.

Contextual Interactions to Enhance Empathy

Agentic AI can analyse a customer's emotional state, past experiences, and communication tone to provide contextual guidance to staff. For instance, when interacting with a customer who previously experienced an issue, the system can suggest a more explanatory, reassuring, and calm communication style. These micro-adjustments enable more human and consistent interactions at touchpoints, contributing to a steady increase in the Empathy score.

This approach has the potential to shift Türkiye's customer experience from a purely automated process to a more intuitive, context-aware model that strengthens relationships and enhances the human dimension of service.



Financial Services Sector

7.76/10

Customer Experience
Excellence Score

28

NPS Score

Industry Overview

The Financial Services sector maintained a stable performance in 2025, presenting a balanced yet increasingly sensitive profile due to dynamics affecting customer experience pillars in different ways. With a Customer Experience Excellence score of 7.76 and positioning above the overall sector average, the sector's foundational strengths remain robust. However, an NPS of 28 and the presence of only one brand from the sector in the top 10 indicate that customer expectations have become more selective compared to previous years.

The sector has achieved high maturity in digitalisation, process accuracy, and security standards. At the same time, external factors such as economic conditions, increasing transaction volumes, and rising expectation levels impact customer experience pillars in different ways. Leveraging these structural strengths, Financial Services continues to maintain a competitive advantage while also presenting new opportunities to enhance the customer experience in response to evolving expectations.

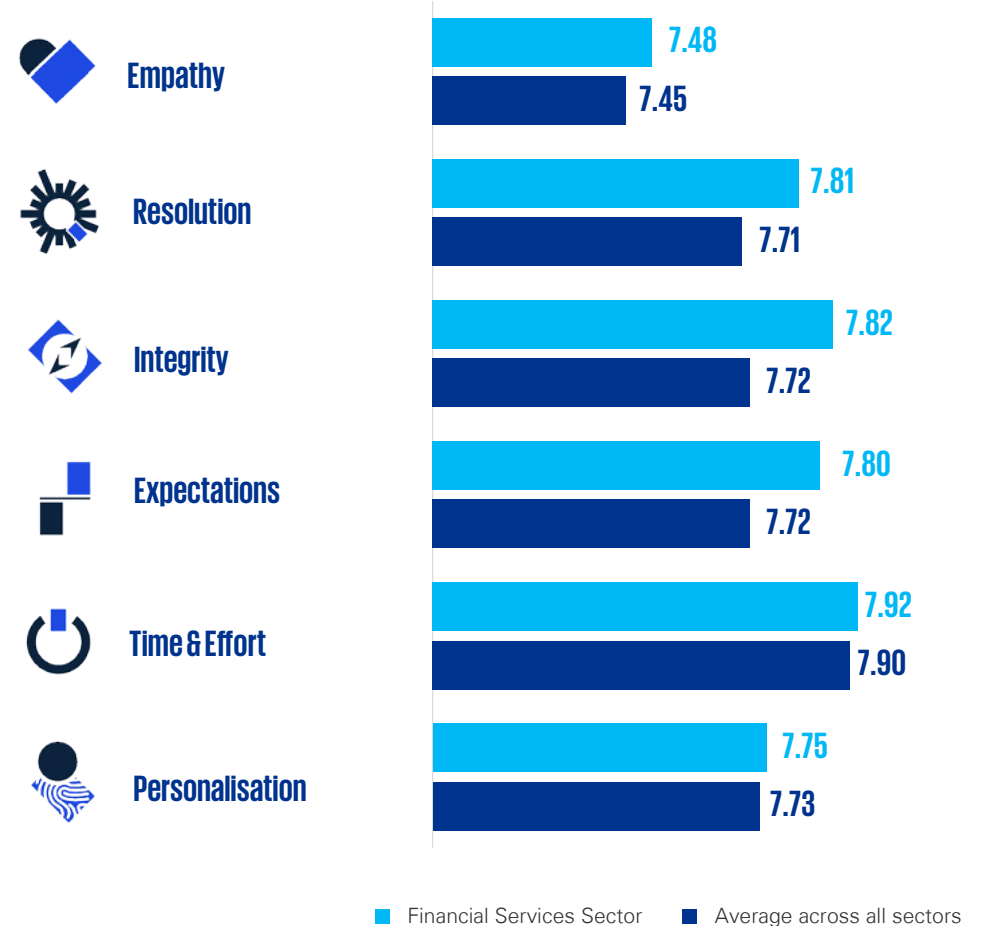
The sector's core strength lies in its maturity in operational accuracy and digitalisation. The strong performance in the Time & Effort pillar indicates that customers are able to complete daily transactions quickly and with minimal touchpoints, supported by stable mobile and internet banking infrastructures. In addition, the high scores maintained in Integrity demonstrate that regulatory compliance, security standards, and transaction transparency create a trustworthy framework across the sector.

Resolution processes are managed through predictable and standardized flows, ensuring that any issues are addressed clearly, which contributes to the strength of this pillar. The stability in Personalisation reflects that segment-based recommendations and needs-focused guidance continue to deliver value to customers.



Ranked as the leading sector with one brand in the top 10.

Six Pillars of Customer Experience





Financial Services Sector

This strong structure clearly demonstrates that the sector has preserved its experience fundamentals. However, the refinement of customer expectations and the sensitivity created by economic conditions make the need for improvement more pronounced across certain pillars. The decline in the Value pillar indicates that increased visibility of cost elements has led customers to evaluate the price–benefit balance more carefully. This situation necessitates managing the value narrative within a more transparent and explanatory framework. The decline observed in the Empathy pillar is associated with rising transaction volumes and the impact of increasingly automated communication channels on the quality of interaction. Customers expect not only speed in financial processes but also a more human and supportive communication tone; this expectation becomes particularly critical in agent-supported processes.

Despite the strong performance of the Expectations pillar, the slight decline reveals that customers value predictability and consistency in financial transactions as much as speed. Even minor delays or gaps in communication related to processes can affect the overall experience. The decrease in the Loyalty pillar appears to be linked to the sector’s competitive structure. The proliferation of alternative digital players has made it easier for customers to compare products and services, causing loyalty to become more dynamic compared to previous years.

When all these trends are evaluated together, the Financial Services sector is seen to maintain strong foundations; however, changes in the nature of customer expectations point to the need for a new approach to experience design. While sustaining its operational strengths, the sector must now shape the experience not only through speed and accuracy, but also through perceived value and contextual communication. In this context, both customer-centric design principles and advanced, total experience and agentic AI applications offer significant opportunities to reinforce the sector’s experience quality. Within the sector, three strategic opportunities related to these technologies stand out.

Transparent and Personalized Financial Narratives to Strengthen Value Perception

A total experience approach enables customers to understand costs, benefits, and alternatives throughout their entire journey within a single framework. Agentic AI can advance this approach by providing personalized value narratives at the point of transaction. Real-time explanations of transaction fees, campaign effects, or potential savings allow customers to see the value of what they pay more clearly. This transparency not only strengthens the Value pillar but also reduces vulnerability in price–benefit perception.

Digital Empathy: Balancing Human Touch and Digital Speed

Increasing digital interactions in financial processes deliver speed but can standardize communication. A total experience approach requires preserving the human touch at key moments. Agentic AI can analyse a customer’s emotional state, past interactions, risk profile, and needs to provide contextual communication guidance to representatives. This approach maintains the benefits of speed and automation while restoring interaction quality in the empathy dimension. As a result, the sector can manage high touchpoint volumes while sustaining a personal and trust-building communication standard.

Proactive Journey Design for Predictability and Consistency

A total experience enables fragmented elements of the customer journey to be unified within a single, seamless flow. Agentic AI contributes much more strongly to this structure by anticipating processes ahead of the customer and enabling an operational model that proactively communicates delays, congestion, or risk situations. This approach increases predictability, which is critical for the Expectations pillar; reduces customer sensitivity to uncertainty; and ensures a more consistent experience across touchpoints. As a result, financial institutions not only maintain operational accuracy but also transform the experience into one that is more seamless, more personalized, and more trustworthy.



Travel & Hotels Sector

7.70/10

Customer Experience
Excellence Score

Industry Overview

The Travel & Hotels sector demonstrated stable customer experience performance in 2025 despite the complexity created by its multi-channel and multi-stage structure. The sector achieved a CEE score of 7.70 and an NPS of 22, indicating that while the overall experience is positive, customer expectations have risen noticeably. Compared to the previous year, scores show a slight softening, yet the sector's core strengths continue to maintain its position.

Scores reveal that the strongest aspects of the travel experience are the Time & Effort, Integrity, and Resolution pillars. Digitalisation and self-service infrastructure across touchpoints such as booking, check-in and check-out, and flight experiences allow users to complete processes more efficiently. The Time & Effort (7.81) score reflects this positive impact, while transparent information flow and process consistency supported by high regulatory standards help maintain strong performance in the Integrity (7.74) pillar.

22

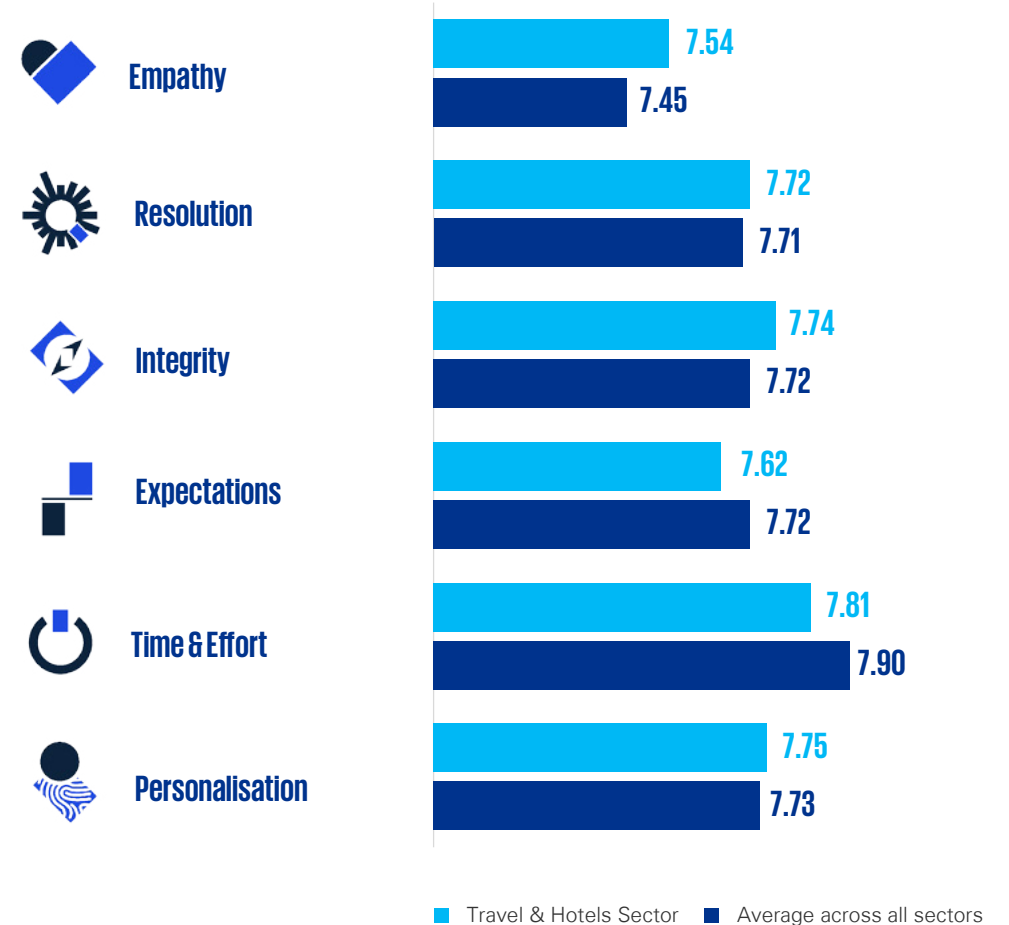
NPS Score

The strong performance of the Resolution pillar further reinforces customer perception, indicating that experience-related risks in the sector are largely predictable and manageable.

In this context, the 2025 journey of the Travel & Hotels sector offers three key insights. First, maintaining operational strengths plays a critical role in sustaining the sector's competitive advantage. Second, the rapid evolution of customer expectations makes a proactive approach particularly valuable in areas such as price/value balance and process transparency. Third, strengthening the human touch during customer interactions can counterbalance the standardisation driven by increasing volumes, giving momentum to the Empathy and Expectations pillars.

Overall, the Travel & Hotels sector will continue to maintain a sustainable experience advantage to the extent that it integrates increasingly digitalised processes with human-centric communication, in a period where customers adopt a more informed, comparative, and sensitive approach.

Six Pillars of Customer Experience





Travel & Hotels Sector

Although the 2025 data generally show that the sector performs strongly in operational processes and digital convenience, rising customer expectations and sensitivity to price/value balance have made the need for improvement in certain experience pillars more visible. This indicates that competitive advantage in Travel & Hotels relies not only on service speed but on a total experience design, where customers feel secure, informed, and supported throughout their entire journey.

Within this framework, Agentic AI offers a next-generation transformation potential for the sector, adapting to its high-touch nature while enhancing perceived value, improving communication quality, and making complex journeys more predictable. As customer expectations evolve rapidly, the focus of the sector's experience strategy is shifting toward a holistic approach that integrates digital speed with the human touch. Key strategic opportunities in this area include:

Dynamic Value Management Enhancing Transparency Throughout the Journey

In Travel & Hotels, where prices fluctuate continuously and customers make decisions by comparing options, perceived value shapes the entire experience. Agentic AI can enhance transparency by providing dynamic value narratives throughout the customer journey from booking to stay. Reasons for price fluctuations, campaign effects, cost differences on alternative dates, or savings offered by the selected service can be clearly communicated in real time.

This approach not only mitigates vulnerabilities in the Value pillar but also provides rational decision support, strengthening customer trust. By creating an experience where every cost element is clearly understood, this model makes the price–value perception more sustainable.

Predictive Journey Design Proactively Managing Complex Travel Flows

The Travel & Hotels sector involves a multi-stage journey including planning, booking, transportation, accommodation, and feedback. This complexity creates high sensitivity to uncertainty for customers. Agentic AI can **detect factors before the customer encounters them**, such as flight delays, hotel occupancy, price fluctuations, peak-period risks, or conditional reservations.

The system can notify customers about expected crowding on their selected dates, recommend alternative accommodations if hotel occupancy rises, or suggest rescheduling options in the event of flight delays.

This approach creates value in the Expectations and Resolution pillars while reducing the common sense of chaos and uncertainty in the sector, making the journey more predictable, consistent, and controlled.



Entertainment & Leisure Sector

7.60 / 10

Customer Experience
Excellence Score

24

NPS Score

Industry Overview

The Entertainment & Leisure sector in 2025 has entered a period where content consumption is rapidly diversifying, users navigate more flexibly across platforms, and expectation levels have risen significantly. The sector's Customer Experience Excellence score is 7.60, and its NPS score is 24. These results indicate that, although the overall experience is positive, users are adopting a more selective approach, particularly regarding value and personalisation.

Compared to the previous year, a slight softening is observed across almost all pillars, highlighting that subtle elements of the experience are becoming increasingly important in a highly competitive environment.

The sector's strongest performance is seen in the Time & Effort (7.71) and Resolution (7.63) pillars. Users can access content quickly, and the platforms' ease of use, interface stability, and smooth membership processes form the core strengths of the experience.

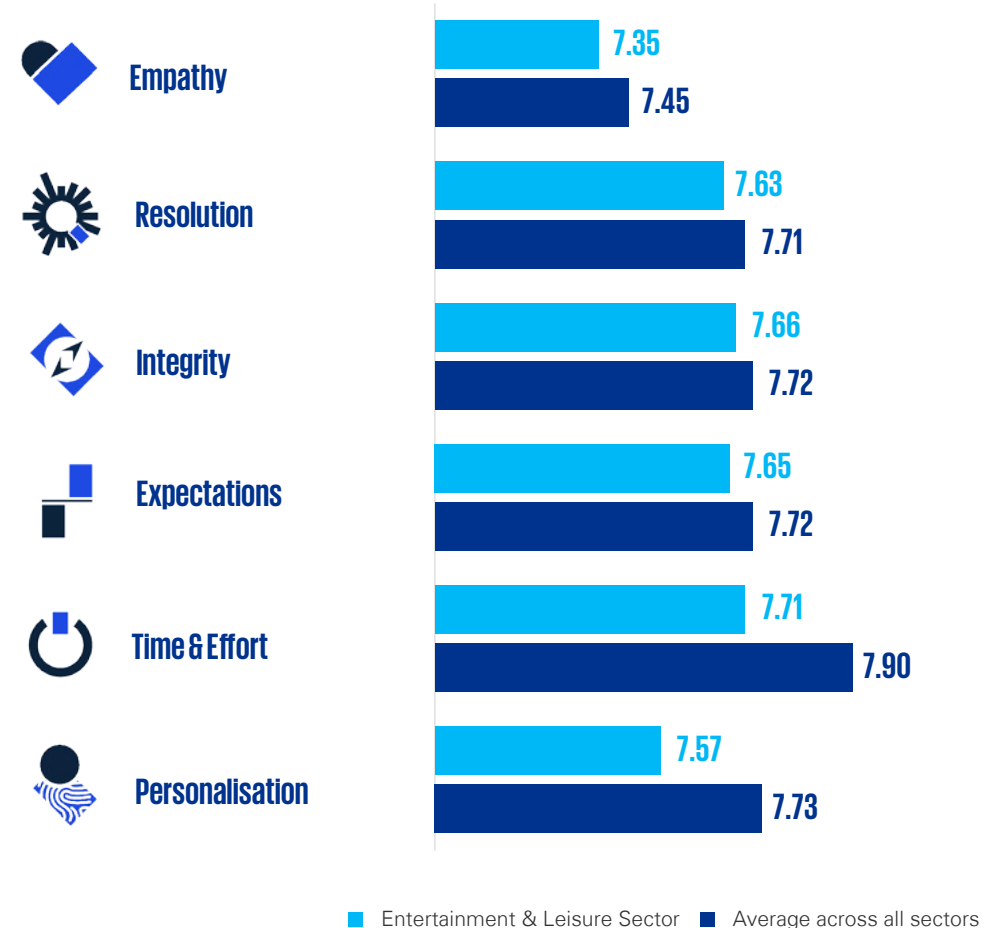
Customer feedback also supports this, with comments such as "the platform I prefer is always on my TV" and "I can access it easily."

The most notable decline in the sector is observed in the Value (6.92) pillar. Rising subscription fees, uncertainty in package options, and the unclear definition of content/value balance have heightened users' cost sensitivity. The need for users to understand pricing structures has made the Value pillar the most fragile point this year.

The drop in Personalisation (7.57) reflects the perception that content recommendation systems fail to accurately interpret user behaviour and do not provide sufficiently targeted suggestions based on individual preferences. Diversifying viewing habits, switching between different content types, and increasing cross-platform competition have strengthened users' expectations for personalisation. Therefore, designing recommendation systems to be more contextual and behaviour-driven emerges as a critical area for improvement.

The Empathy (7.35) pillar has also shown a slight decline this year. High subscription activity and increasingly automated service processes have impacted users' experience perception, as they expect a more personal tone in support interactions.

Six Pillars of Customer Experience





Entertainment & Leisure Sector

Research data indicate that user satisfaction in the entertainment sector is largely shaped by speed, accessibility, convenience, and process accuracy. However, as competition intensifies, users are focusing not only on content delivery but also on the content selection experience and the overall value offered by the subscription model. Signals from user feedback show that membership management, pricing transparency, and personalisation algorithms will be the key areas shaping the future of the experience in this sector.

While the entertainment sector maintains its advantage through speed and content abundance, it will align more effectively with evolving user expectations as it develops transparency that strengthens perceived value, more context-aware recommendation systems, and a more supportive communication approach.

In this context, Agentic AI presents three strategic opportunities for the entertainment sector.

Turning Content Journeys into Personalized Scenarios

Agentic AI enables content journeys to move beyond passive recommendation mechanisms into a context-aware, intuitive structure that can act on behalf of the user. This simplifies the content selection experience and enhances satisfaction through personalized scenarios.

Transparent, Automated, and Proactive Management of the Subscription Lifecycle

Agentic AI can act as an end-to-end “subscription manager,” overseeing the entire subscription lifecycle. By analyzing usage data, it can provide tailored package recommendations, proactively explain price changes, identify potential extra costs in advance and execute actions automatically on behalf of the user, directly alleviating pressure on perceived value.

Evolution of the Support Ecosystem into an Autonomous Structure that Restores Empathy

Agentic AI can transform the support ecosystem into a more responsive, contextual, and empathy-preserving system. By analyzing user intent and emotional state in real time, it can automatically initiate resolution processes, provide agents with contextual summaries when needed, and operationalize the “customer says it once” principle. This structure can serve as a critical lever to strengthen the Empathy and Resolution pillars.

In conclusion, sustainable competitive advantage in the entertainment sector depends not only on content variety but also on how that content is experienced. A total experience architecture combined with Agentic AI can reinforce fragile areas within the sector, enabling a more predictable, personalized, and transparent experience, while playing a decisive role in enhancing customer loyalty.



Grocery Retail Sector

7.52/10

Customer Experience
Excellence Score

12

NPS Score

Industry Overview

The Grocery Retail sector demonstrates a structure where customer experience performance is directly tied to operational excellence, due to high touchpoint frequency and strong price sensitivity. 2025 results show the sector's Customer Experience Excellence (CEE) score at 7.52 and NPS at 12. These indicators reveal that despite numerous touchpoints, the sector's capacity to generate loyalty remains weak, and experience performance is under pressure from rising customer expectations.

Insights from participating users confirm that this contraction in experience stems from multidimensional factors such as operational complexity, perceptions of price transparency, and store crowd management.

Time & Effort performance (7.81) appears strong; however, speed has become a hygiene factor for 2025 consumers. Competitive advantage is achieved by delivering consistent speed at all hours of the day.

The Expectations pillar (7.57) remains flat, yet it indicates that the consumer expectation set is expanding.

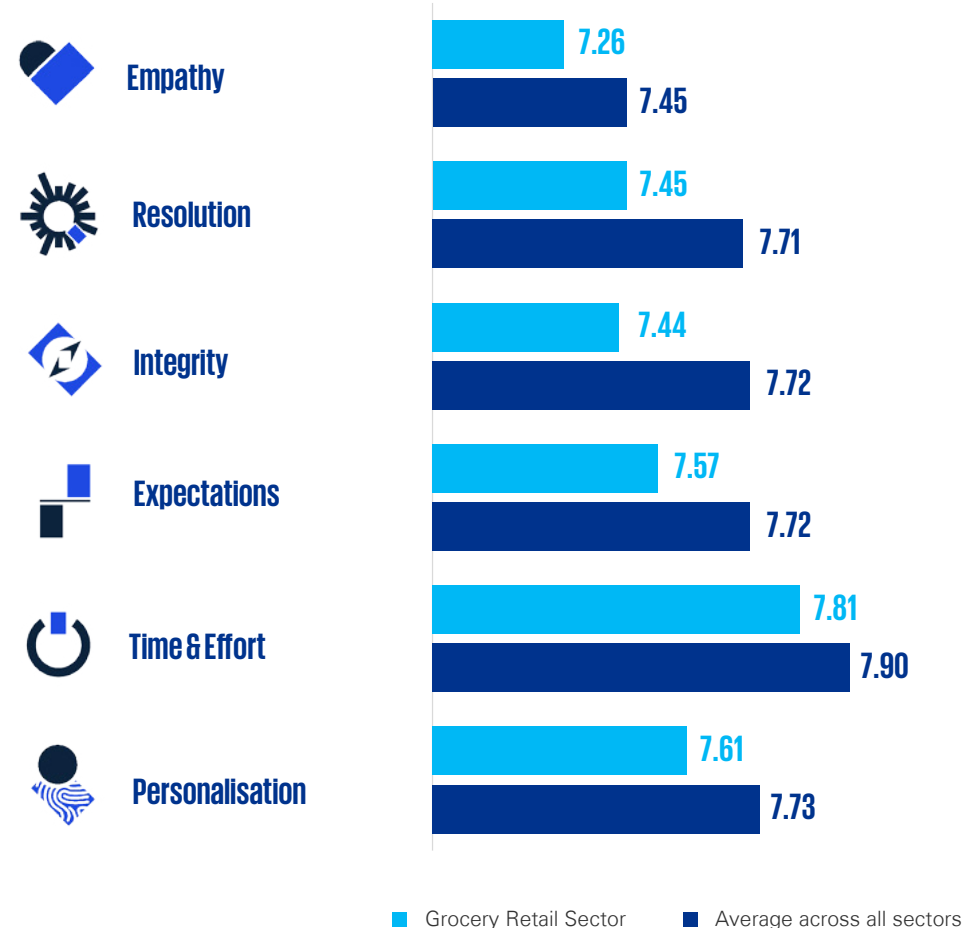
Price-tag alignment, campaign coverage, stock continuity, and price communication are no longer considered as separate issues; instead, they are evaluated as a single, holistic expectation package.

The decline in Resolution performance (7.45) highlights one of the sector's pillars requiring improvement. Increased product variety, pressures in the supply chain, and high customer volumes exert stress on resolution processes. Customers now expect not only a fast response but also a consistent, clear, and holistic approach to problem-solving.

The Value pillar (7.17) emerges as the strongest indicator of medium-term loyalty risk for the sector. When cost increases are managed without a corresponding investment in the experience, perceived value erodes rapidly. Overall, when all pillars are considered together, it is evident that in 2025, customers perceive the experience not as a fragmented set of interactions but as the output of a holistic value proposition.

The sector's challenge is therefore not limited to operational improvements; it also presents a significant opportunity to build a stronger total experience architecture and establish consistent process management.

Six Pillars of Customer Experience





Healthcare Sector

7.49/10

Customer Experience
Excellence Score

Industry Overview

The Healthcare sector maintains a critical position in customer experience due to its direct impact on individuals' quality of life. As of 2025, the sector's Customer Experience Excellence score has declined to 7.49, while the NPS stands at 14. These results indicate that the sector still lags slightly behind the overall average and highlight the continuing importance of systemic steps to improve the healthcare experience.

The most notable performance decline in the sector, as in the previous year, has been observed in the Value pillar, which remains among the lowest across all industries at 6.27. Increasing cost pressures on patients, uncertainties in treatment pricing, and the perception of healthcare services as comparatively high-cost continue to put pressure on the value dimension.

The Time & Effort (7.73) pillar provides a certain level of stability across the process from appointment scheduling to test results, particularly supported by digital appointments and rapid results sharing. Feedback from the study also points to a reassuring standard in institutions regarding guidance, cleanliness, and the physical environment.

14

NPS Score

Resolution (7.57) and Loyalty (7.32) scores indicate that long-term attachment forms when contact is made with the right team, but this experience is not always consistently extended across the institution.

Personalisation (7.51) and Empathy (7.22) show that experiences related to healthcare professionals' attention, level of explanation, and communication style vary widely. User feedback highlights that a relevant and explanatory approach throughout the process significantly strengthens the experience. However, during busier periods, communication is perceived as more standard and distant. This underscores the importance of institutional standardization in contact quality.

Expectations (7.46) and Integrity (7.44) scores point to a need for a clearer and more predictable experience, particularly regarding information flow, treatment plans, alternatives, and payment processes.

The 2025 results indicate that fundamental hygiene elements in healthcare services are maintained, while also revealing opportunities to make the experience more holistic around perceived value.

Six Pillars of Customer Experience

 Empathy

7.22

7.45

 Resolution

7.57

7.71

 Integrity

7.44

7.72

 Expectations

7.46

7.72

 Time & Effort

7.73

7.90

 Personalisation

7.51

7.73

■ Healthcare Sector ■ Average across all sectors



Logistics Sector

7.42/10

Customer Experience
Excellence Score

Industry Overview

The Logistics sector showed improvement in customer experience in 2025. The sector's Customer Experience Excellence score increased to 7.42, showing a positive trend compared to the previous year. Similarly, the NPS score rose from -1 to 13, indicating a significant recovery in the sector's recommendation potential. This increase reflects that improvements in speed, information flow, and basic operational processes created a more positive perception among customers.

The observed growth in logistics is shaped not only by the performance of delivery processes themselves but also by the speed, transparency, and communication standards of digital platforms driving the sector. The dynamism inherent in the e-commerce ecosystem appears to have encouraged delivery companies to provide a smoother, more reliable, and expectation-sensitive customer experience.

Time and Effort (7.60) stands out as the sector's strongest area. The generally fast progress of delivery tracking, basic operations, and notification flows indicates an improved operational infrastructure. Investments in digitalization and automation enable customers to manage the shipment process with low effort, making this pillar the most stable performance area in the sector.

This is followed by Personalisation (7.45). Proactive notifications, detailed sharing of delivery stages, and communication flows tailored to customer type support the perception of personalisation.

13

NPS Score

However, this personalisation is still largely concentrated within a notification-based framework; transitioning to more advanced segment-based solutions represents a forward-looking opportunity for the sector.

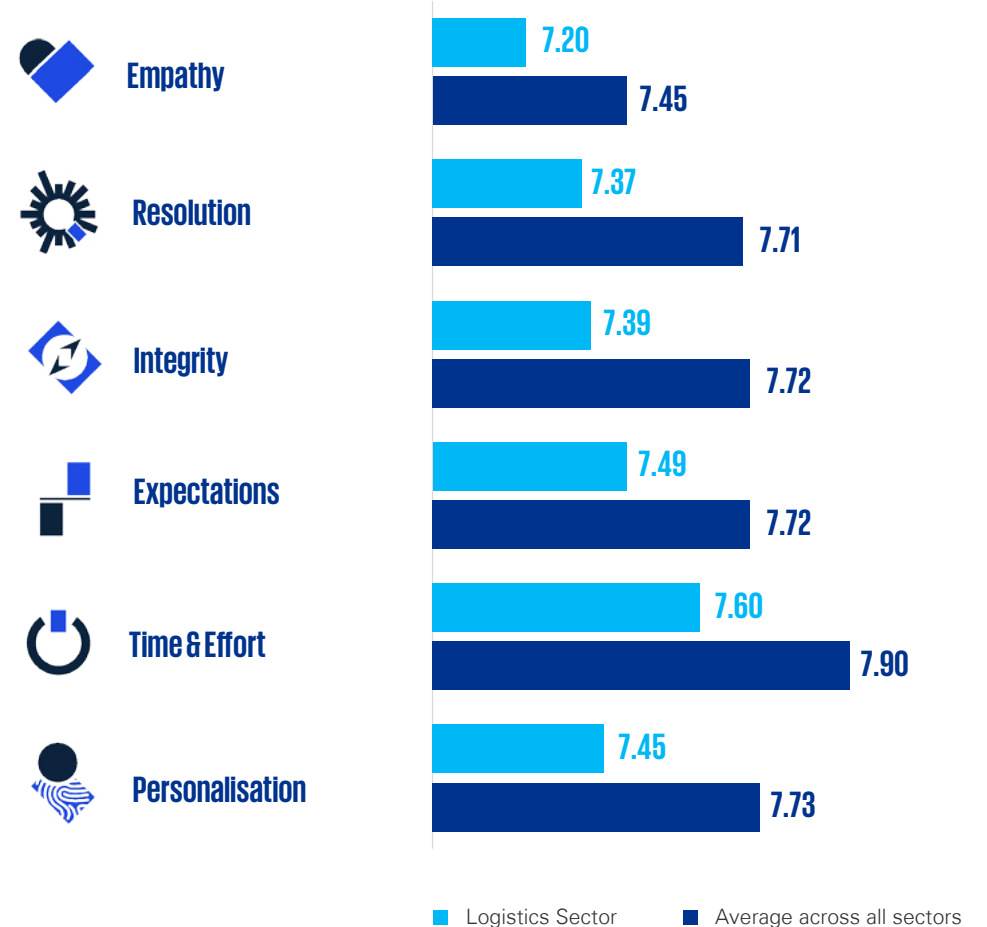
Expectations (7.49) indicates that the sector has performed positively compared to the previous year in terms of speed, predictability, and damage-free delivery.

Integrity (7.39) showed a positive momentum throughout the year, demonstrating that logistics companies have made progress in making the experience more consistent across different touchpoints. Considering the sector's growing volume, end-to-end data integrity and a single customer view emerge as critical needs in this area.

Similarly, Resolution (7.37) also has improvement potential. In cases of delivery delays, damage, or misrouting, the lack of sufficiently transparent, fast, and standardized resolution processes limits the strengthening of this pillar. The weakest performance is observed in Empathy (7.20) and Value (6.95). The high workload and operational pressure on field teams result in interactions with customers being limited and mostly transaction-focused.

Overall, the logistics sector has the potential to achieve a lasting upward transformation in customer experience if the advantages gained in speed and accessibility are supported by a process architecture that enhances the experience during moments of issue.

Six Pillars of Customer Experience





Telecoms Sector

7.04/10

Customer Experience
Excellence Score

Industry Overview

The Telecoms sector in 2025 continues to be one of the most challenging industries for customer experience due to high touchpoint intensity and elevated technological expectations. This position is observed not only in Türkiye but also when looking at global performance.

Globally, the sector's performance remains among the lowest, with a CEE score of 7.29. Empathy, Resolution, and Expectations pillars are the areas where the sector lags the most on a global average.

Telecom services today are evaluated not only as a communication infrastructure but also as a foundational service enabling the functioning of multiple systems such as finance, education, healthcare, entertainment, and public services. Therefore, customers perceive service disruptions, slowness, or errors not merely as technical issues but as critical risks that disrupt daily life.

According to 2025 results, the sector's Customer Experience Excellence score is 7.04, and NPS is 6. This indicates that in a market where user expectations are increasingly diverse and tolerance for service quality is narrowing, telecommunications services are evaluated against a higher benchmark for continuity, reliability, and transparency.

In 2025, the strongest performance in the telecom sector is observed in Time and Effort (7.28). Generally fast process flows, easy access, and smooth handling of basic transactions make this pillar the most stable aspect of the sector.

Resolution (7.09) shows that technical issues are managed at a basic level; however, there is potential for greater improvement if process ownership is clarified.

6

NPS Score

Personalisation (7.08) indicates that as automation increases, customers' expectations for personalisation persist, showing that the sector's adaptation to this new expectation architecture is ongoing.

The areas where performance is notably weak are Integrity (7.02) and Empathy (6.73); inconsistencies in multichannel experiences and high transaction volumes weakening customer representative interactions limit the holistic nature of the experience.

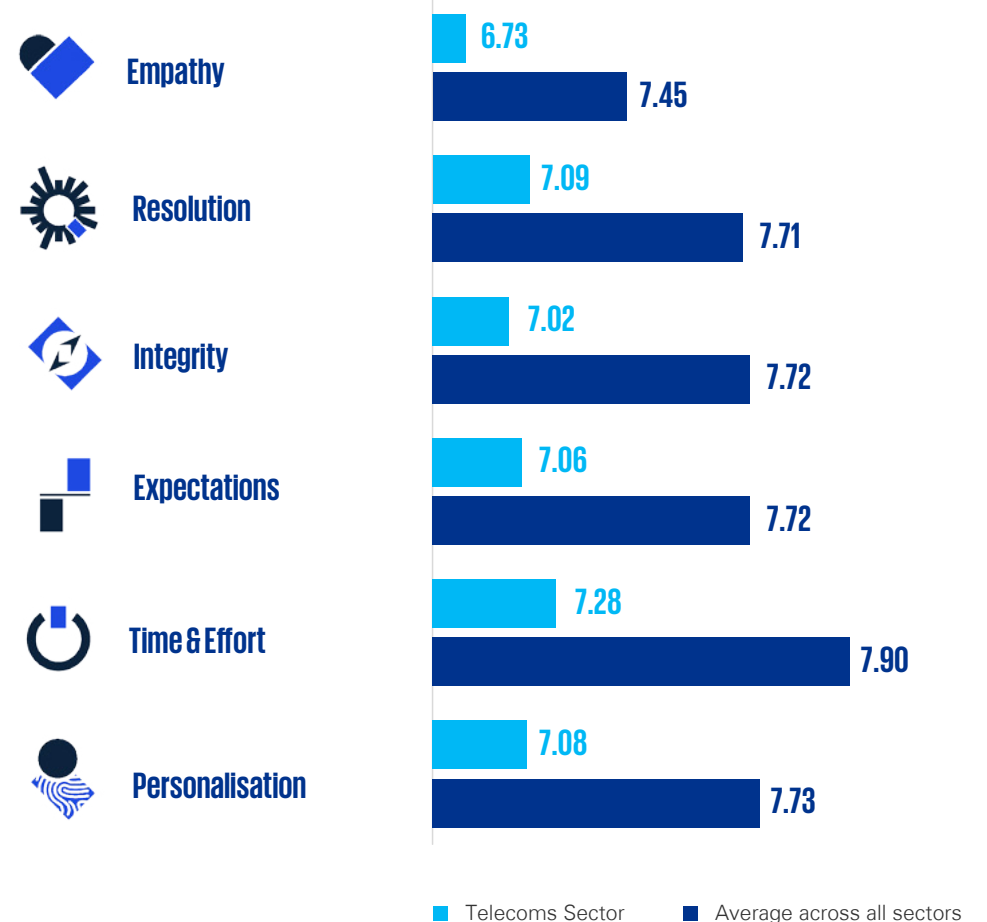
Value (5.96) represents the most critical structural risk faced by the telecommunications sector in 2025. Customers now evaluate price not only as a subscription fee but also in terms of the service's impact on daily life and the reliability it provides. Rising costs, complex packages, and performance fluctuations directly pressure the value creation capacity of telecom services and customer loyalty.

Overall, 2025 results indicate that the telecommunications sector has strong technological capability in transaction speed; however, sustaining loyalty requires a more holistic transformation in Value, Integrity, and Empathy.

In Türkiye, the most prominent source of customer dissatisfaction is high tariff and bill levels, along with frequent price increases. Users generally consider the service quality acceptable, yet they feel that the price paid does not correspond to the value received, especially for data packages and committed tariffs where prices are perceived as "exorbitant."

Responses frequently include expressions such as "too expensive," "exorbitant price," "high bill," and "constant increase," reflecting that dissatisfaction with pricing is widespread and deeply ingrained.

Six Pillars of Customer Experience





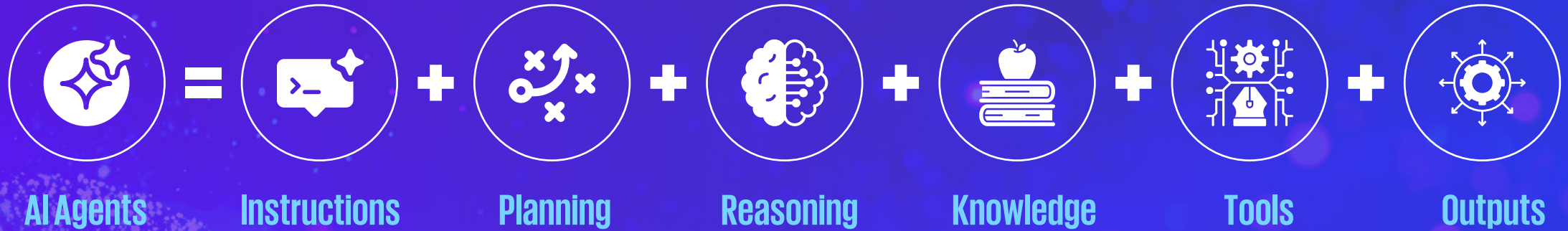
08

From Insight to Action: The Experience Transformation Roadmap





AI-Powered, Integrated, and Reliable Processes



Seamless Orchestration

A structure that goes beyond isolated process automations by orchestrating value chains end to end across functions, delivering a truly integrated experience.

User Journey Focus

An approach that prioritizes critical moments from the user's perspective and enables a seamless, personalized end-to-end experience.

Real-Time Collaboration

AI-powered agents enabling real-time, cross-functional collaboration, breaking down silos and accelerating decision-making processes.



The Big Inflection Point from 2024 to 2025

Moving from AI-X to Agentic AI

Last year, artificial intelligence and generative AI primarily functioned as supportive tools, accelerating processes and enabling automation. Chatbots, self-service flows, and recommendation systems were widely implemented by organizations. All of these solutions optimized interaction. Today, autonomous, decision-making, and action-taking Agentic AI is defining this year's focus: AI no longer merely supports the experience—it has become an active agent that manages it. Systems now analyze user behavior signals in real time, anticipate needs, design the flow independently, and establish seamless connections across touchpoints.

For example:

- Detecting operational disruptions and directing them to resolution before the user notices.
- Communicating service delays or changes proactively.
- Adjusting interaction tone in real time based on context and emotion analysis.

With the rise of sensing, decision-making, and action-taking Agentic AI, experience management is reaching a new dimension. The upcoming period will be shaped by how this new intelligence, anticipating needs instantly and orchestrating touchpoints simultaneously, integrates with organizational structures rather than merely following the user.



Roadmap for Transforming Total Experience into Strategic Value

1

Define the TX Vision and Strategy

It is critical for the organization to clarify a total experience vision that unites customers, employees, partners, and the digital ecosystem under a single umbrella. The TX strategy sets the direction for how experience will be designed before technology investments are made. Once this vision is established, all processes, measurements, and organizational structures align toward the same goal.

2

Map and Prioritize Value Streams

The focus of transformation is not on processes but on value streams that directly deliver outcomes to customers. Detailed mapping of these streams determines where TX investments should be concentrated. Prioritizing the most critical streams provides significant advantages in terms of both speed and impact.

3

Redesign End-to-End Customer and Employee Journeys

Experience transformation requires a holistic approach that includes both customers and employees. Redesigning journeys end-to-end eliminates gaps between touchpoints, enabling internal integration to translate into a smoother experience across external interactions.

4

Build an Integrated Data Governance Structure

Data forms the backbone of both the TX approach and Agentic AI. Inconsistent data structures directly weaken experience quality. Data integrity, data quality, and a unified data model have become prerequisites for transformation. Consolidating data from all touchpoints into a single architecture enables real-time decision-making.

5

Deploy Trustworthy AI Applications

Agentic AI delivers true value only when built on transparent, auditable, and verifiable data foundations. Organizations must ensure reliability both in decision-making processes and customer interactions. Sustainable AI requires model governance, performance monitoring, and risk management.

6

Establish Real-Time Experience Orchestration

Implement an orchestration layer that manages experience not from individual touchpoints but across the entire journey. This layer interprets context and triggers the right action at the right moment. As a result, speed, personalisation, and consistency become standardized throughout the customer journey.



Roadmap for Transforming Total Experience into Strategic Value

7

Design Hybrid Workflows with Agentic AI

Agentic AI is not just a technology for automating operations; it is a decision-making component of the workforce. Hybrid workflows where humans and AI collaborate enhance both efficiency and experience quality. This setup allows employees to focus on strategic tasks while agent systems handle operational workload.

9

Define the Right Metrics and Establish a Continuous Improvement Loop

Organizations need TX metrics that evaluate speed, context, consistency, and perceived value, not just single-dimensional measures like NPS. These metrics objectively indicate experience maturity. A continuous improvement culture ensures that experience is optimized year after year.

8

Set Up TX Governance and Cross-Functional Teams

Breaking down silos and creating shared governance models for managing experience flows is essential. Connecting marketing, operations, technology, and field teams to the same KPIs and insight sets is a key success factor. Cross-functional TX teams accelerate decision-making and foster organizational ownership of the experience.

10

Scale Innovations with Agentic AI and Automation

Scaling successes from pilot projects across all value streams ensures the sustainability of competitive advantage. Agentic AI and automation provide continuity and speed in experience. Organizations that build a scalable technological backbone remain resilient even in rapidly changing customer expectation environments.

This approach allows companies to move beyond isolated customer- or employee-focused initiatives and create a holistic excellence system covering all dimensions of experience.



Our AI solution portfolio can help address each of these areas!

Value

Person

Trust

Technology
and Data



AI Quick Start

Accelerate the customer journey by addressing barriers to AI activation and delivering value through proofs of concept and pilot initiatives.

AI Transformation



AI Strategy

Develop an effective AI adoption strategy supported by technology solutions that enable the client's end-to-end business transformation journey.



AI Workforce

Empower the existing workforce with advanced AI, integrate AI agents, and establish talent development programs to drive role transformation.



Trusted AI

Transform risk management, governance, and compliance processes using AI to safeguard the client's journey.



AI Technology

Create standardized processes and technical enablers to accelerate AI adoption and maximize value from AI applications.



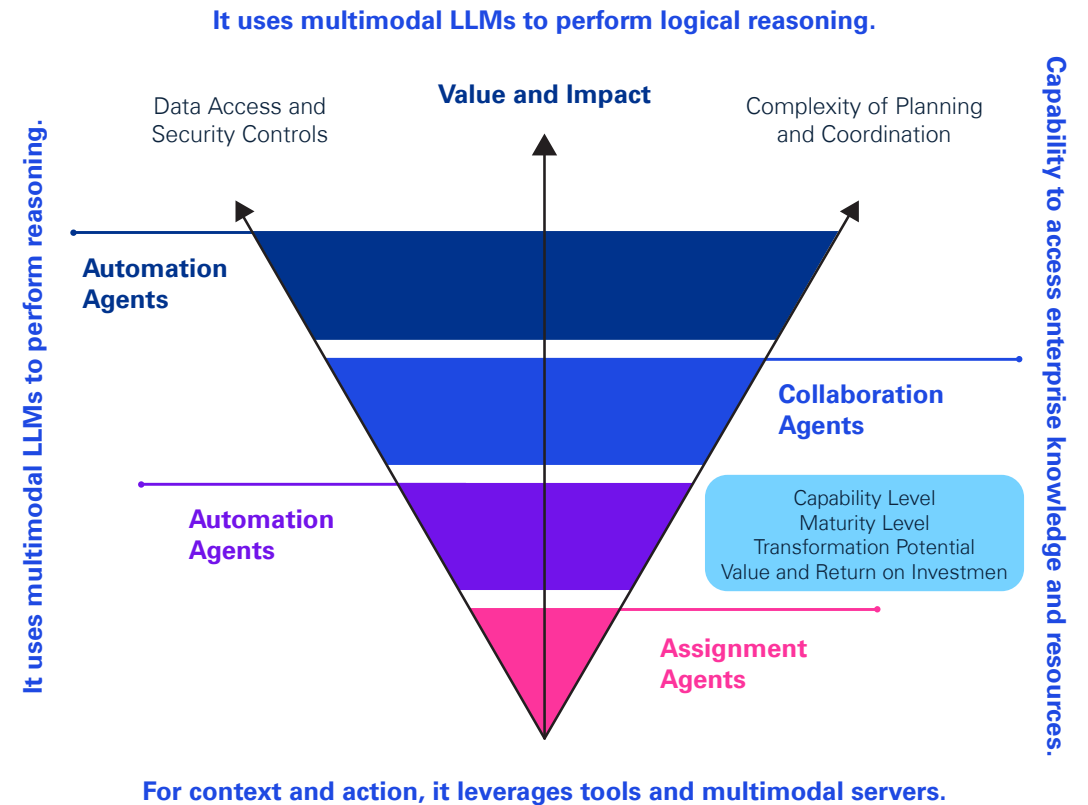
AI Integrated Solutions

Transform and scale outputs delivered to clients across all service lines by integrating AI into traditional KPMG solutions, achieving higher efficiency and value.



Agentic AI Ecosystem: Intelligent Workflows with Role-Based Agents

KPMG TACO Framework™ is a classification system designed to help organizations navigate the rapidly evolving AI landscape and manage increasing agent complexity.





How KPMG Enables Experience Transformation

In the ever-evolving technology ecosystem reshaped day by day, meeting changing customer expectations and achieving this with a customer-centric approach has become a strategic necessity for institutions. As KPMG, we are by your side with end-to-end and manageable integrated solutions and holistic approaches for this transformation.

From designing experience strategies to digital process architectures, from organizational change management to technology enablers such as data and artificial intelligence, we offer consultancy covering all components to the sector; shaping customer-centric, sustainable competitive advantage journeys together.

In this journey, the greatest opportunity for institutions today is to **manage data as a strategic asset, to generate insights** from this data, and to transform these insights into **customer-focused growth-driving actions**.

As KPMG, we present a holistic perspective on this transformation journey at the intersection of data, artificial intelligence, and customer. Our goal is to ensure institutions not only access data but produce measurable value from it.

This value production process;

- Begins with a strategy **aligned with the institution's vision and goals**,
- Continues with a **transparent and sustainable governance** structure that will manage this strategy,
- Is built **upon repeatable and optimized processes** that will feed the governance structure,
- And ultimately completes with **flexible and scalable technologies** that will activate this entire structure.

Due to this entire structure, artificial intelligence solutions,

- **Not only analyze the past,**
- **But also predict behaviors,**
- **Offer personalized experiences,**
- **And transform into systems that increase customer lifetime value.**

At the core of all these solutions lies **powerful insights driven by data**. Insights not only provide understanding of what happened but also explain **why it happened**, enabling business decisions to be made with intuition and systematics. With this approach, institutions can both increase **today's operational efficiency** and shape tomorrow's growth potential from today.



Why KPMG?

KPMG ranks among market leaders in leading analyst evaluations and offers extensive project experience supported by a broad knowledge base accessible through the KPMG Workbench.

“Leader in Artificial Intelligence Services” – IDC 2025

“Leader in Generative Enterprise Services” – HFS 2025

“Leader in Business Consulting Services” – IDC 2024

“Leader in Customer Experience Services” – Forrester 2024

“Leader in Data Modernization Services” – IDC 2024

THE FORRESTER WAVE™

Customer Experience Strategy Consulting Services

Q4 2024



*A halo indicates above-average customer feedback. A double halo indicates that the vendor is a Customer Favorite.

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