



The Connected Customer

Future Of the Front Office

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About KPMG's 'Future Of'

For most organizations, disruption has become a permanent condition of doing business, whether sourced in industry, by technology or competition. KPMG's observation is that leading organizations counter with pre-emptive disruption of their own, from strategy, mindset and capabilities that anticipate continuous change.

Our "Future Of" initiative distills KPMG's insight about these drivers of sustained organizational readiness, as they impact key functions of the front, middle and back offices.

The "Future Of" program demonstrates KPMG's commitment to helping our clients achieve tangible results, by bringing them focused solutions that draw on the full breadth of our experience.

In my conversations with Front Office executives, a fundamentally changed and empowered customer is accepted as a fact of business life.

Regardless of industry or market, the new customer has more knowledge, expectations and power than ever before. The very source of their business revenue — their customers — has become one of the greatest challenges to their continued success. C-suite leaders intuitively grasp that the solution goes back to the challenge: relentless focus on the customer, as expressed in organizational structure, processes, technology and culture.

In this publication, we assess the reality of this “Connected Customer” as the seismic disrupter driving Front Office transformation, share our assessment of future-state trends, and outline foundational capabilities we believe Front Offices will need to compete.

For most organizations, the journey to customer-centricity will begin in the Front Office, traditionally defined as Marketing, Sales and Service.

It’s here, after all, that the enterprise meets the marketplace. In the next three to five years, we anticipate major changes will not only shift the assumptions that govern each of these individual functions, but blur their boundaries and effectively meld them into unified new engines of growth.

Leading organizations don’t wait to be disrupted. This report is one part of KPMG’s commitment to keep pace with them.



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Executive Summary

Executive Summary

The Connected Customer

The Front Office of the past – the outward or customer-facing functions of Marketing, Sales, and Service – followed a sequential, linear model. Marketing found the audiences for a company's products or services. Sales converted consideration into actual purchases.

At the end of the cycle, Service dealt with complaints or problems to manage retention. Most businesses accepted the idea of separate Front Office organizations with different responsibilities as the way to engage with customers.

The disruptive innovation of the digital era has placed significant stresses on that model, upending the understood ways that stakeholder groups such as customers, business functions, employees, partners, and the digital ecosystem interact.

Paradoxically, the central beneficiary of these shifts – the customer – is now the central change agent.

As data-driven analysis creates extraordinary possibilities for personalization, customization, and sophisticated post-purchase follow-through, customer expectations grow. As rich networks of information proliferate, the customer has become more and more knowledgeable. Newly empowered, these “Connected Customers” are creating tectonic pressures for a new Front Office operational model.

High-stakes decisions such as budgeting, resourcing, reporting lines, performance measures and incentive structures – now mostly handled inside well-protected organization dividers – will have to be undertaken in concert.

The Emerging Paradigm

Some Front Office organizations are responding effectively, having cracked the code of how to embed awareness of and benefit to the customer in every aspect of their business. These leaders seem to be working off some commonly shared outlooks that cut across sectors and apply regardless of B2B or B2C focus. The common contours of this emerging paradigm include:

Developments to Watch

1 Customer as a "Place of Business"

In an on-demand world, sellers of goods and services follow their customers wherever they happen to be. The Front Office is digitalized and virtualized. Walls between "inside" and "outside" become membranes.

2 Relevant, Empathetic, Real-time Interactions

Engagement will be paced by the customer, who expects personal recognition and validation, enjoyable engagements and real-time transactions or issue-resolution.

3 Rich, Multi-Channel, Easy Engagement

While the underlying mechanics of the digital economy are technologically complex, customers expect ease and simplicity. They want frictionless interactions through the channel of their choice, and seamless movement across channels.

4 Solutions, not Products

Awareness of touchpoints has moved outside the enterprise walls, into target markets. Customers are increasingly buying solutions, not just products, forcing businesses to become part of a larger experience ecosystem that includes concepts such as the co-testing and co-creation of solutions.



35%

By 2022, 35% of CX-Focused organizations will adopt **'commerce everywhere' business models** and generate 50% of revenue through contextual discovery experiences.

Source: IDC Future Scape

Implications for Front Office Functions

The four trends – relentless and structural – are driving the technology, process and organization-design innovation we observe across some Marketing, Sales and Service organizations.

MARKETING

From Creating Need to Discover

In the digital era, Marketing's mission is turned on its head: not to steer the passive customer to the organization, but instead attune it to customers who are its equal in knowledge and contextual awareness. Marketing becomes in effect a giant radio antennae disk – listening for distant signals, separating background noise from useful information, and wired to respond with personalized content in the channel most likely to be embraced. The customer decides “when/where/how”; and the new Marketing paradigms become “receptivity,” “relevance,” and “readiness.”

SALES

From Persuasion to Conversion

As the digital revolution unfolds, the priorities of Sales functions will shift, moving both ‘upstream’ and ‘downstream.’ At the front end, where interest is created, customers continue to take control of the search and discovery process: seeking out reviews, listening to recommendations, listening to advocacy from influencers rather than just relying on advertising. The emerging Sales mission is to ensure that all the platforms and all processes that customers might want to buy through are optimized and seamless. At the back end, the goal remains conversion into action, balanced with customer-stickiness or customer lifetime value metrics are deeply built into performance metrics.

SERVICE

From Reaction to Anticipation

For the connected enterprise, the Service function becomes almost exclusively about ‘pre-emptive readiness.’ While maintaining necessary response infrastructure, it also invests in data harvesting and specialty analyst infrastructure. The new capabilities closely monitor customer channels and harvest granular insight from purchase interactions, to sift for patterns and identify service vulnerabilities well before they rebound as inbound complaints. Using predictive analytics, Service can nimbly redeploy resources to meet those that do happen. In this scenario, future-state metrics might measure incidents avoided, as they now measure incidents resolved, regardless timeliness will continue in imprudence.



By 2024, 45% of companies will differentiate their customer experience with **Internet of Things (IoT) order signals, real-time status visibility.**

Source: IDC Future Scape

Conclusion: Customer Centricity and the Enterprise

From early-adoption indicators, what is most promising is a vision: Front Office leaders have stopped trying to do the same thing differently and now do a different thing entirely, moving beyond problem-resolution mitigation to take advantage of a huge opportunity.

The new operating model we see emerging will require businesses to retire silo thinking and rethink corporate structures, in order to harness all of their resources and operations to coalesce around the customer.

High-stakes decisions such as budgeting, resourcing, reporting lines, performance measures and incentive structures – now mostly handled inside well-protected organization dividers – will have to be undertaken in concert, with understanding of how moves made in any one area will inevitably ripple through to the others.

The Marketing, Sales, and Service departments will effectively merge into one dynamic, direct, and on-demand service to customers. The construct of Front Office as a place is replaced by one merging customer servicing function.

Regardless of vision or commitment, Front Office leaders are aware they cannot move forward without the meaningful involvement of cross-enterprise functions such as IT, HR, and Finance. This kind of partnership will be required as the vision for Front Office transformation is shaped, and as the inevitable challenges of customer-centric implementation unfold. The active support of IT will be required to integrate technology platforms, revisit data governance, and deploy new workstream support applications.



of CEOs say they are **prepared to lead their organization through a radical transformation** of its operating model.

Source: KPMG Growing Pains 2018

Conclusion: Customer Centricity and the Enterprise

HR may have to define new roles, recast existing roles, reset performance metrics, support new types of professional development, and source new types of talent. Finance will need to provide new ways to allocate budget, account for outlays and expenses, and measure returns on investment.

In the best-cases, front office functions will undertake change as part of an enterprise-wide commitment to customer-centricity, one that fully integrates front, middle and back-office functions. Only the CEO, senior management team and board can provide the top-down vision, advocacy and resources needed for transformation on this scale.

As organizations contend with their own variables one thing is certain: there is a finite window of opportunity in which to act. The Connected Customer is not static, but continues to morph in identity, preferences, and expectations.

Disruptive technology innovation continues. And regulatory pressures regarding data collection, storage and transparency continue to build. Those who act have an opportunity to get out in front of their customers and future-proof their performance. Those who fail to take initiative will be left behind, with the possibility of catching up no longer available.



of CEOs said their **most important strategy** to drive growth over the next 3 years is **strategic (collaborative) partnerships**.

Source: KPMG Growing Pains 2018



Developments to Watch

We've watched the marketplace closely to come to our premise of four major Connected Customer trends.

The next section surveys the most important changes we see, grouped by trend.

The Customer as a 'Place of Business'

1

Social Media Consolidates Its Place Among Marketing's Channel-of-Choice

Social channels are now heavily used for promoting B2B and B2C offerings and to showcase the success stories of existing customers. Every individual instance of buzz creates a chain reaction of likes, endorsements and referrals that ripple out through interconnected digital touchpoints. The most sophisticated marketing organizations are even experimenting with ways to deploy a social-media-specific "tone of voice" to create deeper bonds with customers. Businesses have already developed ever-more-precise engagement metrics to leverage the measurement functionality of social media. Increasingly, they are also harvesting analytic insight about the marketing dependencies between social-media touchpoints – sequential patterns, half-life trajectories, accelerators and chokepoints. They understand the power of social channels to provide them with real-time discovery data.

Customer Advocacy Becomes the New Brand Capital

The emerging standard for successful customer relationships will be identifiable – and measurable – positive word of mouth. It will no longer be enough for an individual customer to be 'satisfied' or 'delighted,' even if it activates new purchases from that same individual. The customer monetizes the relationship only by feeding content into the pathways of new prospects – through rating, reviewing, and recommending. Some organizations are facilitating this new paradigm, using platforms like LinkedIn as distribution platforms for their professionals, who can collectively promote the organization in ways perceived by customers as more authentic. Microsoft is a good example, with key employees designated as ambassadors for industry areas, connecting with thought-leaders across all social channels. The marketing proposition is simple: the organization will create a ready-made community of like-minded individuals; all the customer needs to do is hit "follow" or "accept invite."

D2C Continues to Disintermediate

As businesses look for ever-more-effective ways to get closer to customers, Direct to Customer is replacing a large chunk of wholesale and retail business. Some forecasts suggest that in three years, one third of Nike's business will be D2C, improving their margins as well as their consumer relationships. The maturation of digital-assistant technology in offices and homes has accelerated the trend, removing POS responsibilities such as payment and data-collection from traditional sales and distribution channels. As goes current transaction data, so go the levers of influence and the opportunities to interact directly with customers. Those legacy relationships may continue to function in attenuated form, but now in a one-degree-removed, secondary capacity. With virtual assistants drawing up shopping lists, placing orders and carrying out payment directly online, industries that have relied heavily on indirect relationships will need to rethink, redeploy and restructure their Sales ecosystems.

Relevant, Empathetic, Real-time Interactions

Internet of Things Data Drives Customer Segmentation and Profiling

Businesses are using IoT innovation to pinpoint real-time opportunities for customer engagement, and incentivize desired behavior. The foundation capability is using the tracking and data-harvesting capabilities of 'smart' elements like sensors, biometrics, and voice-activated devices, like Alexa, to profile and personalize offers to individuals. The add-on development lays in pattern-recognition analytics: how individual patterns of motivation and preference can be aggregated and sliced into micro-groups for precisely targeted sales and marketing initiatives. What differentiates these efforts from pure discovery are capabilities which turn insight into immediate actionable outreach.

Loyalty Programs Morph to Membership Models

The most sophisticated loyalty programs are subtly shifting – from traditionally-defined, structured marketing efforts that reward purchase behavior – to newer frameworks that acknowledges multiple ways customers choose to engage. In the new model, customers are buying into multidimensional affinities, such as “belief in the mission” or “identification with lifestyle” or “recognition of accomplishment,” and using participation as their vehicle for personal identification and aspiration fulfillment. Externally, these membership structures may resemble legacy loyalty programs, providing access to partnership deals, special services and networking opportunities that non-participants cannot get. Their inner mechanics – informed and molded by customer data – are very different. Because transaction history is no longer the sole driver of inclusion, the gatekeeper power of the offering entity will diminish, and customer “self-selection” will become the primary criterion for membership.

Dynamic Pricing Becomes a New Normal

The algorithmic sophistication seen in event-ticketing software is spreading, giving new time-sensitive meaning to concepts such as “everyday low pricing.” As it does, personalized prices based on customer interactions, purchases and cost-sensitivity will determine the value of a product or service to any given customer. As with all such trends, there will be second- and third-degree ripple effects: While dynamic pricing may stimulate additional purchasing from individual customers, it will also reset the bar of expectations. Customers will be incentivized to comparison shop. An auction-marketplace mentality may seep in. Basic implicit “fair value” understandings between a business and their customers – such as “fairness says the price you offer me and the price you offer my neighbor are the same” – may have to change – to “fairness says me and my neighbor have equal access to the drivers of best price, even if we choose not to use them in a given instance.” It will be incumbent on businesses to educate their customers about the new rules.

Rich, Multi-Channel, Easy Engagement

Augmented Reality Content Supplants Advertising

In a customer-centric universe, all businesses are driven to make every media moment shoppable. In this construct, even advertising constitutes an unnecessary interruptive layer between the customer and the potential engagement. Mobile-enabled advances in augmented reality (AR) technology now make it possible to access a whole layer of personalized experiences and promotional prices for products and services that have been chosen for you, visible only to you. As one example, Snapchat and Lego just launched the latest Lego Wear. When customers log in to Snapchat and hover over a bespoke Snapcode, they are transported into an augmented reality fashion boutique, where they can browse limited-edition selections by “walking” among visible Lego Wear mannequins, and buying online through an integrated ‘shop now’ feature.

Demonstration Technologies Drive Seamless Transactions

The technology-adoption patterns observed in other industries will apply in B2B and B2C purchase channels, with high-price-point, early-adopter innovation gradually diffusing among other imitators as costs drop. A case in point: the premium-priced Mirror interactive-display exercise-display reflector unit – recently introduced to great consumer buzz – which facilitates home exercise with virtual regimens demonstrated on the device. In another example, Ikea has been quick to integrate technology that uses augmented reality and virtual reality to demonstrate and simulate the effect of a product in situ. Ikea’s Place app lets users virtually “place” furniture into their homes and consider how it will look. This kind of B2C innovation will inevitably spread into B2B channels. Some architects and designers are already using this approach to aid customer decision-making and visually offer different alternatives before the placing of a definitive order.

Payment Processes Get Even Simpler

The relentless quest for frictionless commerce is pushing B2B and B2C business to systematically remove superfluous steps at point of purchase. Queuing and waiting are giving way to automated payment functionality, which will become the new “seamless sales” standard for companies to meet. Amazon Go’s “just-walk-out” technology is an avatar in this development, which will challenge businesses to synthesize behavioral data, acquired data and preference data into even sharper hypotheses about “seizing the moment.” Biometric advances are furthering this process through facial-recognition payment systems, such as the “smile to pay” in KFC China. In these scenarios, even nano-seconds spent sending a prospect somewhere else (like a company website) constitute a customer-capture opportunity wasted.

Solutions, not Products

4

Partner Ecosystems Become the Differentiator

Every leading business already understands building and cultivating healthy networks of technology alliances. These are largely unseen to their customers. Now, brands are building more visible equivalents, to elevate their value propositions by offering customers access to new and adjacent services. They are redefining what it means to be their “customer,” transitioning from a transactional model premised only on price or availability, to multi-dimensional relationships which offer customers everything they need in a given product or service area. The new alliances, perhaps offered with preferred-access options, will effectively reposition businesses as one-stop, vertical marketplaces. Organizations who choose to go this route will invest in advanced partner-selection and partner-management infrastructure.

Auto-replenish and Auto-delivery Orders Become the New Normal

Subscription models that remove the inconvenience of having to consider single purchases are proliferating into territory once thought resistant. The fashion industry, for example, which puts a premium on the novelty, exclusivity, and unique value of each item purchased, is experimenting with subscriptions. Stitch Fix is a B2C brand that sends customers a selection of new products every month, based on up-front self-profiling. Customers receive scheduled, curated selections, keep what they want and send back what they don't like. The data gathered from customer decisions is cumulative, allowing for more precise offers with each new shipment, precious in determining customer preferences and optimizing their individual experience. As it extends from B2B into business services, the trend will force a rethinking of services-on-demand models, and even concepts such as retainer agreements.

To be more agile and put digital innovation on the fast track, organizations are aggressively **building their network** (or 'ecosystem') of **third-party innovation partners**.

For example:



of organizations intend to set up **accelerator** or **incubator programs** for startups over the next 3 years.

Source: KPMG Growing Pains,
2018 CEO Global Outlook

A New Operating Model

A New Operating Model

Every business intends on meeting the Connected Customer on equal terms will have to find its own way to reconfigure their Marketing, Sales, and Services functions into an effective whole.

While solutions reflect organization-specific attributes, industry and marketers; we believe six common capabilities will power every effective Front Office of the future.

All six are informed by "systems thinking," which embraces a multi-disciplinary approach to customer-centricity and pays attention to interdependencies during periods of major change.





Data

Customer data is the most valuable asset any Front Office owns. Leaders understand today's data innovation is tomorrow's table stakes, and are willing to continually invest in new data technology and data skills. Connected Front Office leaders will also differentiate themselves by their degree of commitment to data stewardship, to address how data owned inside and outside the enterprise walls is used. Ethically informed data governance will define what data has value, how it will be captured, how its quality will be assured, and how privacy will be protected.



Analytics

New forms of advanced analytics such as AI, Machine Learning, and Neural Networks bring great value and raise two important clusters of questions. The first covers the right matching of specific analytic capabilities — the spectrum from 'artificial intelligence' to 'augmented intelligence' to 'human intelligence' — to the customer-engagement task at hand. The second is ethical: with the growing power of advanced analytics applications comes increased responsibility. Businesses will have to determine implicit ethical 'compacts' with their customers — backed by formal internal guidelines — about their use of AI, bots and other advanced-analytic applications.



Automation

Automated internal and customer-facing tasks will allow companies to resource for improved effectiveness, efficiency and cost-savings. The streamlined workflows supported by end-to-end automation free up their human resources to attend to higher-value activity — including the ideation and implementation of new ways to communicate with and serve customers. This vision will depend upon integrated, shared technical solutions that transcend legacy Marketing, Sales, or Service platforms.



Metrics

All digitally integrated Front Offices require a shared set of performance metrics to maintain co-ownership and alignment. Some traditional metrics – based on internal priorities – will need to be retired. New metric frameworks will emerge, including balanced scorecards which embed customer-centric priorities such as developing and maintaining customer trust, effective partnership management and innovation agility.



Organization Structure

Technology and process change bring implicit challenges to behavior and culture with them. Leaders will be willing to put aside functional definitions that no longer apply or that hinder strategic growth opportunities. That in turn may require the rethinking of existing reporting lines, recruiting, professional development and incentives. Entirely new roles will emerge in some businesses, such as Chief Customer Data Officer, AI Specialist, Analytics Lead, Data Ethics Lead; as well as managers of virtual technology, partner development and partnership ecosystems.



Culture

Technology and processes are as strong as the people who use them. If new customer-centric operating models are only to successfully “take hold,” organizations will need to pay close attention to the behavioral drivers of technology and process adoption. Leaders will invest in a mix of hard and soft skills training – not only data literacy and technology mastery, but also emotional competencies that help all Front Office professionals think like their customers. Organizations will need to cultivate a culture of customer “empathy.”



of enterprises
are **leveraging
multiple IA
technologies.**

Yet only...



are doing so with an
**integrated solution
approach.**

KPMG 2019 CEO Survey and HFS KPMG 2019
State of Intelligent Automation

Getting There

How KPMG Can Help

At KPMG, we're familiar with all the tactical implementation-support solutions that exist in the market-place. All of them have an appropriate role to play when enterprises commit to digital integration and customer-driven transformation.

When we speak about the new operating paradigm for the Front Office, however, we prefer to bring the conversation back to strategic fundamentals, such as organizational objectives and targets.

When organizations reach a clear formulation of their target customer strategy, discussions about execution roadmaps and specific tools fall into their proper perspective.

Defining your Connected Customer — Today and Tomorrow

1

Articulation of a Connected Customer Strategy

2

Current-State Review

3

Building the Business Case for Change

4

Design, Build, Test, Deploy

5

Training, Knowledge-Transfer, Post-Deployment Support

6

While the specifics of every client challenge are different, our responses generally incorporate these stages or components

1

Defining your Connected Customer – Today and Tomorrow

Before businesses embark on a Front Office transformation that may be complex, time-sensitive and resource-intensive, they need to begin with a clear picture of a dynamic customer base. We use deep-dive Innovation Labs, workshopping, and dialogue to help clients assess who their customers are today, what industry or channel trends are driving them, where they are headed, and how fast they are headed there. We bring peer-to-peer insight and benchmarked C/X data from thousands of organizations to these nuanced conversations, to produce a clear foundational awareness that sets the stage for considered action.

2

Articulation of a Connected Customer Strategy

Having determined where a business's customers are going, we help clients determine where they want to be, through scenario development and exploration of the organization's appetite for change. We help define what successful outcomes and a customer-centric value proposition would look like, and the metrics that will measure it. The strategic plan will also include how the connected Front Office will integrate with an overall connected enterprise strategy.

3

Current-State Review

We partner with clients to assess their current-state Front Office operating model against their chosen strategy. From a granular identification of value drivers, we use gap analysis to help leadership understand the available levers for change against their window of opportunity; and determine necessary investment levels needed in process, technology and people.



By 2024, 20% of B2C companies will **digitize, animate, and automate physical outlets** so that their processes and people create new and richer customer journeys.

Source: IDC Future Scape

4

Building the Business Case for Change

As organizations consider Front Office options that range from incremental enhancements to ground-up retooling, we work with them to develop strong business cases that help establish investment priorities, sequence initiatives and secure buy-in from key stakeholders. KPMG takes a pragmatic, ROI-driven approach, focused on delivering measurable benefits against cost – to both the business and the customer.

5

Design, Build, Test, Deploy

We use the business case to design a target operating model, incorporating C/X-driven methods such as user workshops, customer journey maps, and transaction-touchpoints analysis. The overriding consideration is impact on the customer. Once prototypes are complete, KPMG offers proven, pre-built solutions, roadmaps and accelerators in implementation frameworks like Powered Enterprise and Connected Enterprise, to help clients leapfrog generic challenges and quickly get to desired results. We advise clients on technology solutions that support their path, including vendor selection protocols and best-practice vendor management.

6

Training, Knowledge-Transfer, Post-Deployment Support

To secure new-model adoption, we help Front Office leadership teams anticipate and manage the predictable ripple-effects of major change on the existing Marketing, Sales, and Service functions. We counsel clients with change management, training, knowledge-transfer and post-go-live support. Our goal is leaving organizations stronger than we found them, with new capabilities and skillsets embedded in their professional ranks, leading-edge practices adopted and socialized, and an anticipatory mindset in place to meet future challenge.

Staying There

Staying There

Keeping Ahead of Disruption

For many organizations, continuous disruption is the new normal. It is not enough to get ahead of the Connected Customer, the more profound challenge is staying ahead. New technology, process and organizational changes must embed an anticipatory stance.

Taking this long view, KPMG believes leaders will need journey partners, capable of meeting them at any level of C/X maturity, able to help them leverage existing advantages within the enterprise, and ready to deploy at the scale and speed they need.

We are looking to partner with interested organizations. If you represent one of them, we ask to contact us.

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