



Orchestrating experiences

**Global Customer Experience
Excellence Research 2021**

KPMG International

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

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

Increasingly, there are many moving parts that don't always work well together. Additionally, there are everyday business needs, like hiring, investing in

technology, reducing costs, addressing cyber security threats, all of which make it easy to be diverted from the need to work cohesively to deliver the right customer experience in a way that supports delivering compelling customer economics.

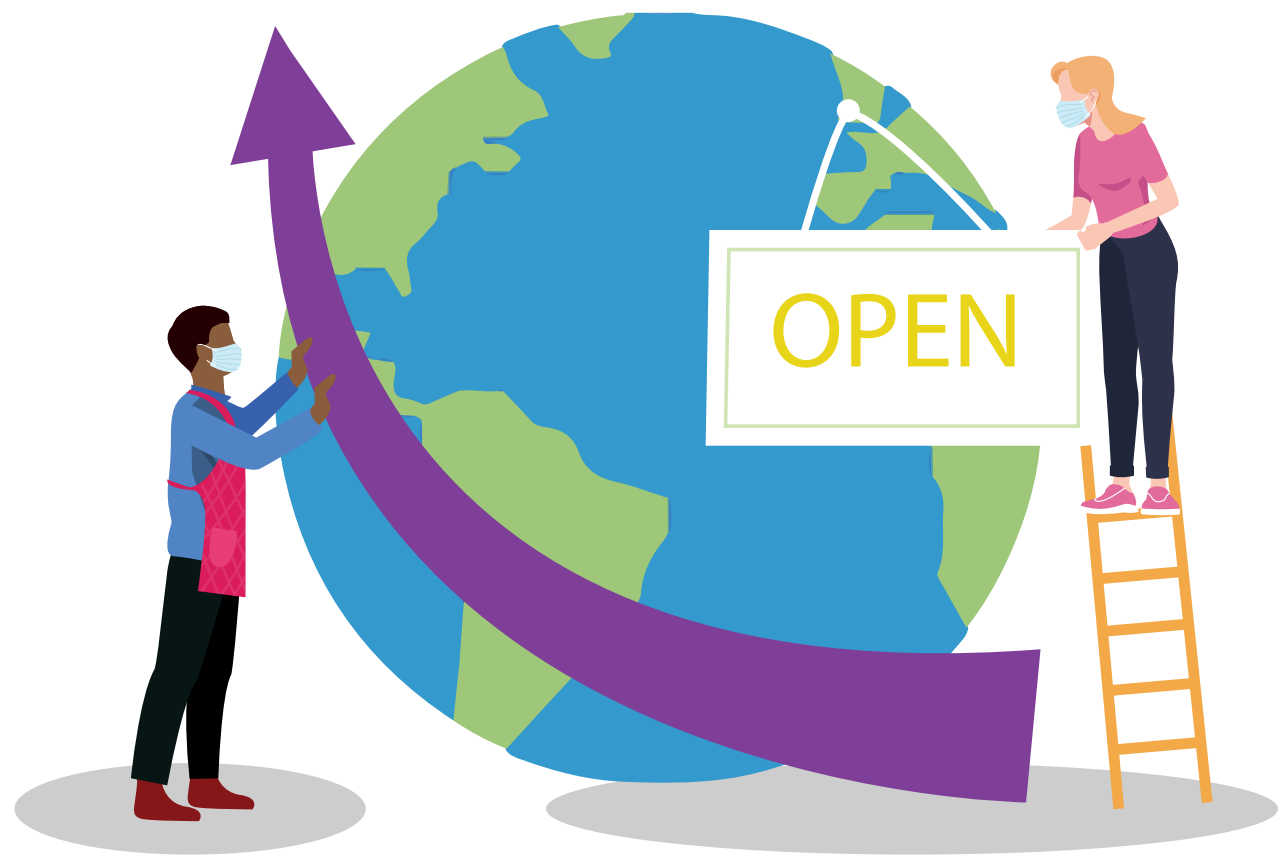
To design and deliver compelling customer experiences there needs to be a high degree of orchestration across the business. This orchestration requires breaking down complexity and aligning the business around the customer, based on a deep understanding of the customer, their needs, the marketplace and your organization.

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

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

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

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



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They are Connected.

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

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

They are Powered.

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

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

They are Trusted.

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

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

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

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



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

Traditional companies have had to consider how they align customer journeys with internal departmental responsibilities and how they embrace agile at scale in a functional environment. Enterprise-wide adoption of advanced technologies requires new ways of thinking about how technology is introduced — moving from the traditional waterfall to minimum viable product releases that are then refined and improved with the customer.

The KPMG 2021 CEO survey shows that CEOs are highly aware that organizational practices must change, with 67 percent of CEOs saying that they intend to invest in identifying disruption opportunities and innovation processes, and over half (52 percent) recognizing that this would require a reassessment of the organization's culture and values.¹

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

meticulous orchestration of capabilities, managing both their interconnections and interdependence.

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

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

We assess emerging customer experience leading practice across 26 countries, regions, and jurisdictions with over 88,000 consumers rating their experiences with some 2,900 companies to identify the organizations that are leading the pack.

We hope this year's Customer Experience Excellence report informs and supports your Customer First efforts.



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¹ KPMG 2021 CEO Outlook



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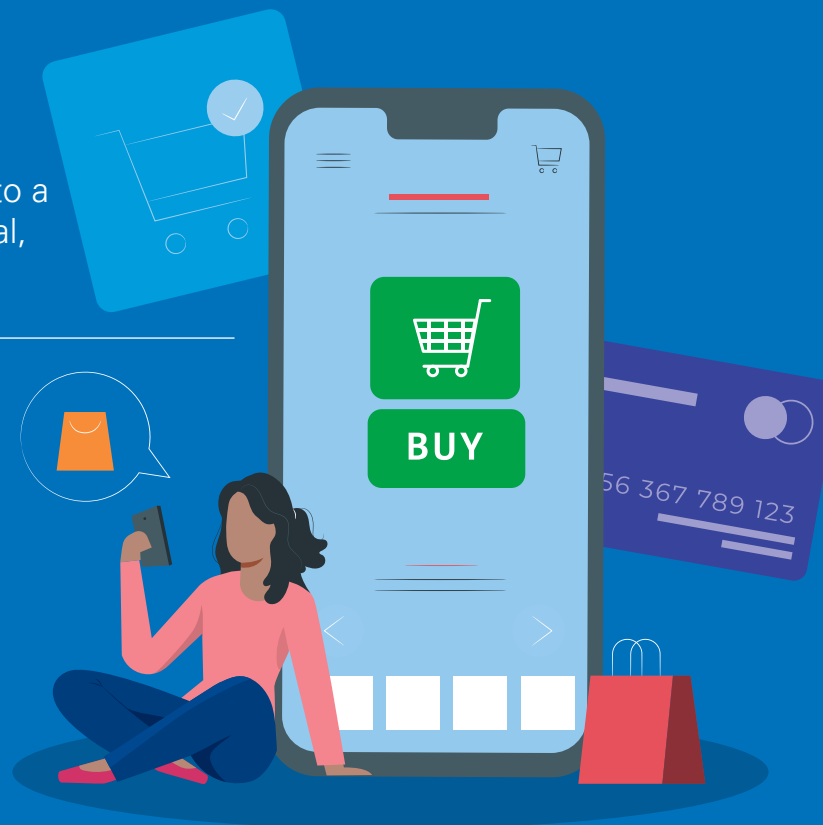
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Nearly two-thirds

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

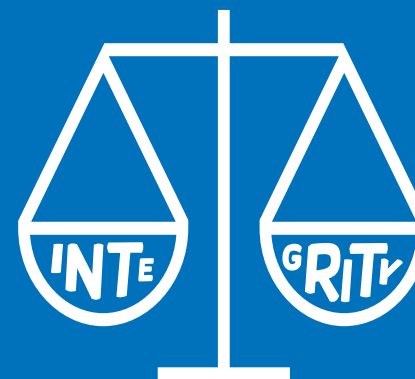


Personalization

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

Integrity

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





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Six brands

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

Non-grocery retail

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



Grocery retail

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



Thailand and Romania

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



The orchestrated experience

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



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

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

For most companies the customer experience at any point in time is the cumulative outcome of multiple different interacting and often bisecting processes. Historically these processes have been linked to silos, and the customer experience the default outcome of each silo's best intentions.

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

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

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

Amex had to focus on the issues of connection, technology stack, data science, front- and back-office,

products and customer, internal and external partners. It required a holistic and highly connected approach to get to the optimum way forward. It required orchestration internally as well as technologically as they answered the question: What does it take to deliver a world-class service?²

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

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

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



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

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

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

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

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



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







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

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

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

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

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

-  Customer experience strategy development. This outlines the organization's purpose, and how it connects with its customers and how customer experience delivers the business strategy.
-  The journey management process, the total atlas of journeys the company is managing, based on the different missions or objectives a customer has.
-  The version control of journeys and the mechanisms by which journeys are defined and stored.
-  The experience design process, how experiences are crafted, the role of technology and the journey mapping tool set.
-  Experience delivery, the mechanisms by which 'to be' journeys are delivered, the role of agile and minimum viable products (MVPs) and the sequencing of releases.
-  The measurement process, the voice of the customer, the employee and key stakeholders along with service level KPIs.

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



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

⁵ <https://www.spuerkeess.lu/en/mia/>



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Insight-driven growth

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



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

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

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

Tech stacks that enable the layering of new technologies as a series of connected micro apps mean once tested and understood, algorithmic-based technologies can be deployed rapidly and at scale. Creating an environment (culture, data, analytics, infrastructure) where new technologies can be successfully deployed across customer journeys has become a critical competence for this survey’s leading organizations.



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

In the back-office functions, such as supply chain and administration, it is enabling accurate demand

predictions, optimization of staff deployment and more effective purchasing, reducing waste and lowering costs.

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



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Starling Bank in the UK has harnessed insight to create an environment of constant innovation based on surfacing newly identified needs. In fact, many of their new product introductions have been driven by customer suggestions.⁶

The number one company in the Czech Republic, the logistics business Zásilkovna, drives its resource allocation decisioning based on real-time data and customer feedback.

Never have companies had such insight at their fingertips, and for this year's leading companies, this enhanced understanding is driving new growth opportunities.

For example, the number one ranked company in the US, USAA, has accelerated its digital road map as the pandemic served as an innovation incubator, finding new ways to serve its members. These new solutions will help keep USAA members safe and ultimately save them money and time through technology and automation.

- Following increased member demand for more personalized auto insurance, USAA recently announced its plans to acquire insurtech company Noblr, Inc. to offer usage-based insurance to its members.
- It launched a behavior-based app 'Safe Pilot' enabling more members to save up to 30 percent off their auto insurance policies through safe driving.⁷
- It is also utilizing machine-learning to digitize paper medical records and build summaries for applicable life insurance underwriting. This results in a significant reduction in time — where manual summaries took up to 5 days, machine-learning has reduced this to one day with improved accuracy.⁸

- In addition, USAA has developed its predictive capability, knowing that it is customer life events that precipitate purchase of its products. It wants to be present when the life event occurs, offering advice, support and suitable products. Historically it would know some time after the life event had occurred, but by then it was too late. Now using predictive technologies, it can more accurately predict when a customer is entering a life event and be there for the customer if needed.

There is a phrase, 'knowledge is power, and data is money' — a deep understanding of the customer, linked to data-driven insight, is making this a reality. This survey's leading companies are orchestrating experiences dynamically using a constant stream of real-time data. The net result is highly satisfied customers.



⁶ <https://bmmagazine.co.uk/news/starling-banks-profits-prove-that-a-customer-led-banking-experience-can-come-first/>

⁷ <https://communities.usaa.com/t5/Press-Releases/USAA-s-Telematics-App-SafePilot-Launches-in-Majority-of-States/ba-p/252566>

⁸ <https://www.prnewswire.com/news-releases/usaa-accelerates-innovation-and-use-of-emerging-technologies-amid-pandemic-301314777.html>



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The Six Pillars in 2021

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

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

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



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Integrity

Corporate integrity and its outcome, trust, continue to be a focus for the leading companies. Re-engaging with purpose, validation of values and moving CSR to the forefront of the brand have been key areas for organizations.

The rapid uptake in e-commerce across all age groups has also brought data security, privacy and cybercrime front of mind for both organizations and their customers. Firms are having to take a forensic view as to how they capture, manage, protect and update the data that is increasingly used to fuel customer engagement programs.

ESG has become a preoccupation as firms seek to address the rapidly growing desire among consumers to know the provenance of what they buy, the way in which the supply chain is managed for sustainability and how employees are treated, when making purchasing decisions. The 'brand' is now firmly based on corporate behavior: it is what customers say it is — not what marketing teams seek to communicate.

Empathy

Organizations are beginning to operationalize empathy; it is becoming a core competence when it comes to user experience design and improvement. More widely, anthropology and ethnography techniques are informing experience designers. Only by really standing in your customers' shoes, experiencing their lives as they experience it, can organizations really hope to engage successfully with the rapidly changing consumer.

Customers want to deal with companies that show they care, that tangibly demonstrate that their customers are important to them, that they understand their lives and challenges, and that have sensitive solutions to their problems.

Customers seek not just simplicity of transactions, physical ease, but also the psychological satisfaction of a human connection. Knowing when a customer needs human to human interaction and making it immediately available is the difference between an anodyne (but potentially effective) experience and one that connects emotionally and drives future behavior.

Personalization

Advances in technology, data, and analytics are enabling companies to create much more personal and 'human' experiences across moments, channels and buying stages. However, personalization is so much more than just technology. While tech is undoubtedly an enabler, true personalization is how the customer is left feeling about themselves after an interaction. Do they feel better equipped to tackle whatever comes next, more in control, more able to be successful?

Many of our leaders define their business in contributing to the success of their customers, not just selling products or even solutions, but improving the quality of their customers' lives.

This requires a deep and profound understanding of the customer, being able to track patterns and being able to infer when an intervention can make the most positive difference.



Resolution

Customer problem solving has moved beyond just fixing problems that a firm may cause for its customers into a focus on customer lifetime problems, both as a source of innovation, but also a mechanism for extending a trusted relationship.

Companies are looking at pain points in life as well as pain points in their processes and how both impact the resulting customer journeys. Apps and digital solutions are rapidly being rolled out that address the totality of customer problem solving needs. For example, for Mecca in Australia, it is not just about sales of makeup, but how to apply it: education, support and real-time interactions held virtually with consultants are now a way of life for them.

In a world of social media and review-driven purchases, 'heroic' customer recovery is no longer a nice to have; reputationally, it is essential.

Expectations

We have historically observed a trend of expectations transfer as customers expect their best experience with a company to be replicated elsewhere; this has become even more evident this past year, as customers embrace a raft of new technologies. Firms are having to rapidly increase the pace of innovation and development to keep up, and this is driving an improvement across all aspects of business. New technologies such as AI and machine-learning are pushing the boundaries of what is possible every day, which in turn is leading to an escalation in customer expectations.

The first stage in meeting or exceeding customer expectations is to know what they are and monitor how they are changing over time. Customer feedback has become an essential barometer, both of customer perceptions of how experiences are meeting their expectations but also of how those expectations are changing based on experiences with competitors.

More than ever consumers now expect connected journeys, seamless transitions across channels and end-to-end experiences that are tailored to their circumstances.

Time and Effort

Effort and loyalty are inextricably connected: the easier an experience is, the less physical, emotional and cognitive effort it takes, the more likely a customer is to continue purchasing. This year, purchasing from home has become even easier, and we have seen a significant rise in the usage and popularity of delivery services. E-commerce has become a way of life and next day or even same-day delivery more widespread. Loyalty schemes have become more sophisticated, not just enabling points redemption, but also providing education and assistance on how to maximize the benefit that can be obtained from the products and services being purchased.

However, fastest isn't always best: it is how time and effort are expended that is important. The increasing fusion of online and offline experiences are taking account of the fact that sometimes consumers want to browse, to evaluate and to be inspired and stimulated. Several leading companies have found ways of making this happen. Reconceiving the nature of physical spaces to become places of education, showrooms or centers of excellence in utilizing a particular product, coupled with exciting digital experiences that promise rapid delivery in a 'have it now' world.



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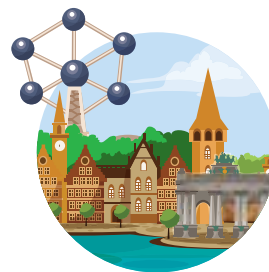
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Australia
Mecca

The power of omnichannel experiences comes to the fore for Mecca. The online beauty brand's ongoing commitment to customer and employee experience has driven a successful path through the COVID period and set the standards for future growth. Putting the emphasis on customer and employee experience, and more recently, driving a rapid acceleration of digital and personalization capability alongside physical retail expansion, has led to its number one position.

Mecca's loyalty program Beauty Loop avoids discounts and instead relies on a community of 4.3 million highly engaged customers to share data, which has created a leading customer loyalty and advocacy program. Founder and co-CEO Jo Horgan said: "It has really built a community of phenomenally passionate and engaged beauty customers who share reams of data with us, and that's enabled us to personalize the experience as this lovely virtuous circle."⁹



Belgium
Coolblue

Coolblue started as a student company in 1999. Today, Coolblue is one of the largest online electronics retailers in the Netherlands and Belgium and has only one goal: "Making customers smile." Coolblue has six physical stores in Belgium where they provide customer service, delivery service, installation service and repair service.

The Coolblue slogan "anything for a smile" is not a hollow marketing phrase. The successful e-commerce company — known especially for its web shop of the same name as well as for being the driving force behind their specialist web shops — is doing everything to give its customers the ultimate online experience.

Because of the large degree of synergy between the virtual and physical stores, it is essential for Coolblue that the two experiences blend seamlessly.¹¹



Austria
Fielmann

Taking first place in the rankings in Austria is the optician Fielmann. They stand for eyewear fashion at a fair price. They are Europe's largest optician. Their user-friendly services shape the company's history, and "The customer is you" forms the underlying principle of their customer-oriented corporate philosophy.

Over the last few years, Fielmann has also been improving its digital capabilities by opening an online shop, recognizing the omnichannel needs of the customer of 2021. They hold a strong belief that the future belongs to the omnichannel business model — the connection of personal service and digital technologies.

Online sales of glasses in Fielmann quality has needed a reliable 3D try-on and accurate online measurement technologies in the field of lens fitting and eyesight testing. So far, Fielmann has invested more than US\$16 million (more than 15 million euros) in the development of such measurement technologies. With 3D try-on and the advanced lens fitting technology, the two key technologies are market-ready and have been integrated into customer-facing systems at the end of 2020.¹⁰



Canada
Lululemon

Lululemon is a 23-year-old US/Canadian athletic brand, originally targeting yoga-loving women, and now increasingly men and children too. Its success and growth have been impressive with very high retail sales per square foot, strong margins and a diehard fan base that worships the brand, its stores and products alike.

Part of the secret of their in-store formula has been that they don't just sell products. They provide customers with a community, using yoga as the main hook. Every store holds regular events around its neighborhood, such as "Run, Yoga, Breathe, Laugh," (RYBL), which showcases local instructors and actively engages people in the brand.

Customers find that these events make the store environment a place to inspire shoppers and a magnet to feeling good around like-minded people, rather than simply a way to buy cool, high-quality clothes.

Customers are highly motivated, supporting the brand and each other. For instance, if you want a Lululemon product from an outlet store or in an area that the company doesn't ship to, fellow fans or "Lulu Angels" would go and buy it for you and mail it to you.¹²



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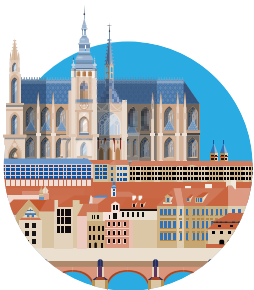
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⁹ <https://www.adnews.com.au/news/reset-mecca-founder-jo-horgan-on-the-brand-s-most-powerful-marketing-lever>

¹⁰ <https://ircenter.handelsblatt.com/download/companies/fielmann/Annual%20Reports/DE0005772206-JA-2020-EQ-E-00.pdf>

¹¹ <https://www.coolblue.be/en>

¹² <https://www.buzzfeednews.com/article/sapna/the-secret-language-of-lululemon>



Czech Republic Zásilkovna

As a home delivery company operating in both the Czech Republic and Slovakia, Zásilkovna have seen their business expand rapidly because of COVID-19. It has thousands of pick-up points, all over the country, where customers can pick up or hand over a package when they are passing by. Zásilkovna prides itself that home deliveries are right on time and that they are cheaper and safer than competitors.

Zásilkovna gauges customer satisfaction through questionnaires, and there is a customer center that handles e-mail and Facebook queries.

Employee satisfaction is a major focus: all employees share in the company's success. Information is transmitted in the form of weekly e-mail summaries, company newspapers and 'Zásilkovnik', an online magazine displayed on screens at depots. Leaders visit depots to listen to employees at least once per quarter.¹³



Germany Fielmann

Taking first place in the rankings in Germany is the optician Fielmann, which is one of the most customer-centric companies in the country. Fielmann places a strong emphasis on the education and training of its employees, ensuring that they are fully equipped to meet a wide range of customer needs with minimal hassle. Over the last few years, Fielmann has also been improving its digital capabilities by opening an online shop, recognizing the omnichannel needs of the customer of 2021 and investing in augmented reality developer, Fitting Box. This enables customers to have a 360-degree view, digitally, of how they look wearing different frame types.

Harnessing the integration of digital and offline has been central to their digital approach. For example, when shopping for glasses, customers can select their preferred frames and then use the built-in map to find their nearest store, and book an appointment to have them fitted.¹⁵

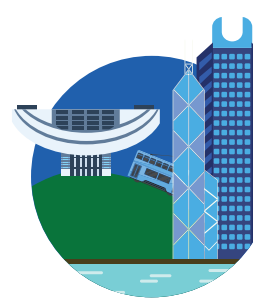


France Mercure

The highest-ranking brand in France in the 2021 research is the hotel chain Mercure. It is a deeply self-aware organization, closely monitoring its RPS (Reputation Performance Score) and encouraging each of its hotels to perform regular self-diagnostics in an effort to pursue continuous improvement. At its heart is a desire for authenticity, locality, and its success is born out of Mercure's customer obsession.

The brand says that "each and every one of our experienced members of staff is dedicated to providing a service that makes your stay unique," adding that customers will be "charmed by the warm and convivial welcome of our hoteliers".

At Mercure, there is a network consisting of more than 800 hotels that are non-standardized. This is being used as an opportunity by having each property showcase local inspiration that truly immerses travelers in the area around them. The program is called "Discover Local", which highlights local products across the customer journey.¹⁴



Hong Kong (SAR), China Mandarin Oriental

Mandarin Oriental is one of the leading luxury hotel groups in the world and operates 35 luxury hotels and seven residences in 24 countries and territories across the globe, with each property reflecting the brand's Asian heritage. It has built its brand on service excellence with a stated mission "to completely delight and satisfy its guests".¹⁶

It is the only luxury hotel group to have 12 Forbes 'Five-Star' spas across its global portfolio — more than any other hotel group in the world.¹⁷ This helped the Group firmly establish itself as one of the most elegant and luxurious hotel groups, renowned for offering comfortable and well-appointed accommodation, exceptional facilities and some of the finest restaurants and bars in the region. This is underpinned by impeccable service inspired by its Asian heritage.

Employee experience is critical. The company is committed to provide a caring, motivating and rewarding environment for all its employees, through effective training and personal development, enabling a fulfilling career.¹⁸

¹³ <https://www.startupgrind.com/events/details/startup-grind-prague-presents-female-founders-month-with-simona-kijonkova-founder-of-zasilkovnac/>

¹⁴ <https://skift.com/2019/11/04/how-mercure-hotels-is-giving-travelers-a-sense-of-place-with-local-food-beverage-and-craftsmanship/>

¹⁵ <https://www.fielmann.eu/investor-relations/announcements-press-releases.752.html>

¹⁶ <https://www.jardines.com/en/companies/mandarinoriental.html>

¹⁷ <https://www.forbestravelguide.com/award-winners>

¹⁸ <https://martinroll.com/resources/articles/asia/mandarin-oriental-a-leading-asian-hospitality-brand/>



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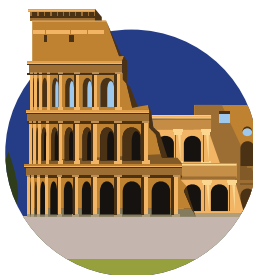


Indonesia Garuda Indonesia Airlines

The mission of Garuda as the flag carrier is to promote Indonesia to the international society. The Garuda Indonesia Experience is therefore designed to allow passengers to experience Indonesia at its best. From the moment they make a flight reservation until their arrival at the destination, passengers of Garuda Indonesia are pampered with a sincere and friendly service, the epitome of Indonesian hospitality.

The concept of Garuda Indonesia Experience is based on '5 senses' (sight, sound, scent, taste and touch), which includes 24 'customer touchpoints', from pre-journey, pre-flight, in-flight, post-flight and post-journey services.

The approach is reflected in the unique Indonesian materials and ornaments used for the interior of the aircraft, the exotic scent of Indonesian flowers, the sound of Indonesian indigenous folk music and the taste of Indonesian traditional food and beverage. The uniform of female cabin crew members symbolizes the experience. It is a modern 'kebaya' (a traditional Indonesian dress) that is a combination of three colors: toska represents tropical freshness; orange represents warmth, friendliness and energy; and blue represents reliability and trustworthiness, as well as being lasting and soothing.¹⁹



Italy Leading online retailer

In Italy the service standards of leading online retailers have raised consumer expectations and have made consumers less satisfied when they interact with other retailers.

Increasingly, these companies are enhancing the service experience using advanced digital technology. Self-Service Technologies (SST) have disrupted the 'traditional' consumer journey by enabling customers to order products online by simply talking or pressing a button, coupled with rapid logistics, where the implementation of same-day delivery services and the 30-day return policy are redefining what is possible.



Japan Tokyo Disney Resort

Despite an extended period of closure, the Tokyo Disney Resort continues to lead the Japan index.

With its personalized approach to customer experience, Disney and its theme parks have aimed to create a passionately loyal fan base.

Disney wants to treat every guest like a VIP. Much of that comes from understanding guests and personalizing the experience to meet their needs. Employees ask guests about their visit and are encouraged to create one-of-a-kind interactions. Disney collects data to understand guests both as a whole and as individuals. Micro analysis of the guest experience, such as the most common paths between rides, where guests spend the most time and other logistical information, is used to create a more personalized experience.²⁰

¹⁹ <https://www.garuda-indonesia.com/jp/en/garuda-indonesia-experience/service-concept/index>

²⁰ <https://dpep.disney.com/parks-and-experiences/>



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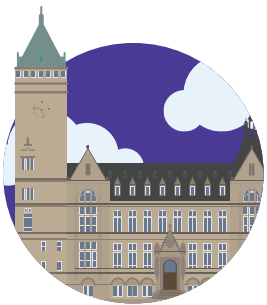
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Luxembourg Raiffeisen Bank, Spuerkeess

In Luxembourg this year, we have two brands, both banks, sharing the number one position.

Banque Raiffeisen is a Luxembourgish banking and financial services company. Founded in 1926, it is one of the oldest banks in Luxembourg. The bank is independent from foreign shareholders. It is a member of the International Raiffeisen Union (IRU), which is an association of cooperatives based on the ideas of Friedrich Wilhelm Raiffeisen of co-operative self-help, equipping people to be financially independent, so they are able to manage their financial affairs without worry.

Banque Raiffeisen's ambition is to offer high-quality products and services while building strong and lasting relationships with all its stakeholders, shareholders, customers and partners.

As a mutual it is owned by its members, and value is returned to them through the innovative OPERA scheme. As a member, you can collect OPERA points by working with your bank. The deeper your relationship with the bank the more OPERA points you accumulate. These points can be redeemed against fees or donated to a charity.²¹

In 2015 Spuerkeess Bank laid out its 5-year plan to put the customer experience at the center of its development. Now 5 years on that work has been recognized by its customers as it takes joint number one spot with Raiffeisen. It has invested heavily in innovation, in new communication and distribution channels, in modernizing the branch network and employee development, increased its presence on the social networks, offered new remote channels and has extended its range of products and services. It has driven digital innovation and launched an AI-based intelligent assistant to enable its customers to better manage their finances. It is a bank that has a strong and enduring sense of purpose and mission, aiming through its financing activities to improve the economic and social development of the country in all fields.

Its brand positioning, "Your Bridge to Life," highlights its role as an enabler between customers and their projects.²²

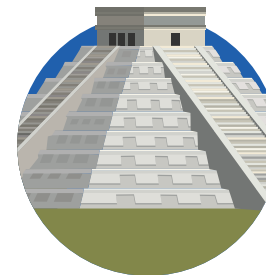


Malaysia PETRONAS

PETRONAS provides onshore and offshore gas and petroleum products primarily in Malaysia. It has grown to be Malaysia's largest petroleum retail network, marketing products to consumers in more than 1,000 PETRONAS stations and 725 Kedai Mesra convenience stores. In addition to petroleum products, their one-stop convenience centers offer dining, shopping, banking, car spa and other services.

The company has tried to find new ways to meet customer needs, for example, Setel is an app to eradicate pain points associated with the refueling process including long queues, the use of physical loyalty cards and 200 Malaysian ringgit (RM) credit card hold. It integrates payment and loyalty benefits into a single application, offering a 'seamless refuel and retail on-the-go experience'.²³

Beyond retail, PETRONAS introduced ROVR, the first mobile refueling service in Malaysia for both commercial and everyday drivers.²⁴



Mexico Holiday Inn

Holiday Inn was one of the first motel chains, and it prides itself in delivering warm and welcoming experiences. "At Holiday Inn Hotels and Resorts, our job is to bring the joy of travel to everyone." It starts with recruitment. "We look for people who are friendly, welcoming and full of life; people who are always finding ways to make every guest's experience an enjoyable one."

It has rooted its strategy in four brand attributes: inclusive, purposeful, social and familiar. It sought to clearly define that the experience is for 'everyday heroes' — midscale business and leisure travelers who are self-sufficient, unpretentious and sociable.

Holiday Inn Mexico has a well-defined customer experience strategy; it describes the experience that it wants to deliver as: "We give guests flexible options so they can be themselves. That way, they don't have to leave the hotel to get what they want. They can find it at the Holiday Inn."²⁵



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²¹ <https://www.raiffeisen.lu/en/raiffeisen-bank/your-bank>

²² <https://www.spuerkeess.lu/en/blog/experts-corner/spuerkeess-in-2020/>

²³ <https://www.setel.com/>

²⁴ Ibid.

²⁵ <https://www.ihg.com/content/gb/en/customer-care/travel-advisory-stay-with-confidence>



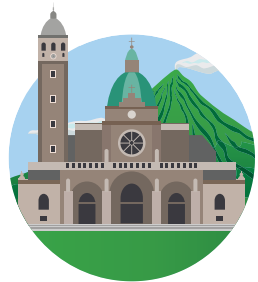
Netherlands Keurslager

The number one in the Netherlands is a fresh meat and deli retailer, where food is showcased and presented, not just stacked on a shelf. It is the passion for the produce that is evident in every store and every interaction that sets Keurslager apart.

Reputed among its fans as providing high-quality products and great service, it sets new standards in how high street retailers can operate in the new digital reality.

"Our Keurslagerij is our pride. Every day we do our utmost to prepare the best traditional products. Whether it concerns a pure piece of meat, the finest meat products, the tastiest specialties, or the most delicious meals. We always use the freshest ingredients to achieve [the] best quality. You can see and taste our passion for the butcher trade in our products."²⁶

They have a strong social sense and see how they can improve the world, for example, by doing good things within the community, such as donations to homeless shelters.²⁷



Philippines S&R Supermarkets

S&R stands for Sol and Robert Price, the father and son tandem who founded the Price Club. The chain has 4 branches in Manila — at The Fort, in Alabang, in Baclaran and in Quezon City.

S&R is a membership-shopping club modeled after the warehouse membership shopping chains introduced in the US, for example, Costco and Sam's Club.

The core concept is to deliver significant value to member-customers through an effective and efficient system anchored on aggressive buying, low-cost distribution and streamlined operations. S&R provides an expansive selection of imported and local items in value-packed sizes to cater for both personal and business needs.

It describes itself as offering an "incomparable shopping excitement that just won't stop." It's the freshness of its produce that appeals to customers alongside the interest and excitement of finding new products on each visit.²⁸



Poland Allegro

The popular online marketplaces to trade your goods in most European countries include eBay and Amazon. However, the same platforms are not likely to bring you the desired sales if you are in Poland. Why? People from Poland prefer Allegro to these platforms, as their favorite online marketplace to get the items they want.

And with over 21 million registered users and 17 million visiting customers every month on Allegro.pl, it has managed to hold a significant position in Poland. Customers buy over 1.2 million products every day, of which over 95 percent are new items, sold at a fixed price, with a warranty and insurance. It operates a marketplace model, which means that customers can buy whatever they need from over 125,000 merchants, who can list an unlimited number of offers on its platform.²⁹

It started life as an auction site for hobbyists and it has evolved into the most popular e-commerce platform. Allegro currently employs over 2,100 people, nearly half of whom are top-class experts in technology.³⁰ In a market survey in 2019, 80 percent of Polish shoppers described Allegro as their favorite shopping platform.³¹



Romania Farmacia Tei.ro

Farmacia Tei.ro is a new entrant in the report this year. Founded in 1992, this local pharmacy gradually found a niche in the market, offering a large assortment of products (today selling over 20,000 brands — ranging from medicine to cosmetics and organic supplements) at affordable prices.³²

Their pricing strategy, based on volumes and small margins, propelled them to the top of this year's ranking, where consumers viewed their products as "correctly priced." Farmacia Tei.ro has a strong digital presence and an online store which is closer to the traditional e-commerce models found in other industries, a clear differentiator from the other pharmacies ranked in this year's research.

The online store is deemed easy to navigate, giving access to customized offers, thematic weeks with product discounts, and even Black Friday campaigns. This helped them during the pandemic where online sales almost doubled compared to 2019, from 10 percent to 18 percent of the total business.³³



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²⁶ <https://www.hollandbovenamsterdam.com/details/en/keurslager-wit-en-wit-fce5576f-e986-431f-811b-7967f8ed8290>

²⁷ <https://www.facebook.com/keurslagerdescheemaeker/>

²⁸ <http://www.snrsshopping.com/>

²⁹ <https://www.webinterpret.com/au/blog/selling-on-allegro/#:~:text=Allegro%20in%20numbers%201%20Over%2021%20million%20registered,items%205%20Over%20125%20C000%20merchants%20More%20items...%20>

³⁰ Ibid.

³¹ <https://ecommercegermany.com/blog/allegro-all-you-need-to-know-about-the-best-polish-online-marketplace>

³² <https://www.businessmagazin.ro/actualitate/antreprenori-locali-brandurile-farmacia-tei-bebe-tei-au-trecut-20115973>

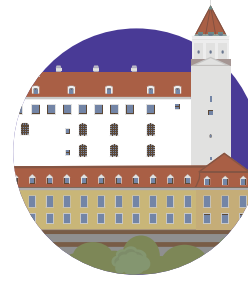
³³ <https://www.zf.ro/companii/roxana-maftei-fondatoarea-farmaciei-tei-vanzarile-online-au-crescut-19783314>



Saudi Arabia
ALBAIK

ALBAIK is a fast-food outlet famed for its produce and service. The ALBAIK story began in 1974 in the city of Jeddah in the Kingdom of Saudi Arabia when the late Shakour AbuGhazalah saw there was a need for high-quality affordable food, served fast and courteously, in a clean and inviting environment. That vision, that hasn't changed since, is: "to give pleasure and nourishment to our customers through our food and service. When we see the expressions of pleasure from our satisfied customers, we feel that we've achieved our goals."

It says that all of its efforts, "our development, creating the perfect recipes, the building of food production facilities, team training, team development, formulating and deploying operational guidelines and protocols, putting our team members on a carefully developed career path, implementing strict and diligent quality assurance levels, taking part in forums and exhibitions to learn and constantly improve, conducting research and studies into the latest technologies and methodologies, always listening to our customers, giving back to the community", are all in service of its customers.³⁴



Slovakia
Martinus

A book on computer programming changed Michal Meško's life. It turned him into a computer fanatic and into the co-founder of what is today Slovakia's best online bookshop.³⁶

"Doing business should not just be about the money," says Michal. "We want to sell stories. Any book that sells online can have the same positive impact on someone as that programming book had on me."

The excellent reputation of the website has helped ensure immediate success for Martinus's most recent project: a series of modern, welcoming cafés where everyone can expect the same quality of service with readings, debates and book signings. The virtual and real worlds co-exist in perfect harmony.

Independent brick-and-mortar bookstores may be struggling globally, but despite the blip with COVID-19, Martinus is reversing the trend. Martinus has built the country's leading online book retailer while expanding sales from physical bookstores. Driven by a vision to "connect people with books, so they can grow the good in them," they have leveraged different channels and customer touchpoints in a holistic business model that has withstood the struggles faced by most independent bookstores.³⁷



Singapore
Singapore Airlines

Singapore Airlines has looked to technology to improve its customers' journeys in the last few years. In 2018, the airline launched a digital innovation blueprint, looking to progress its digital capabilities with the promise of enhancing its service culture. In June 2021, they became the first airline to offer live online shopping on board. Customers will be able to choose from more than 4,000 products across a range of categories including exclusive airline merchandise, beauty products, fragrances, electronics and liquor. They will enjoy duty-free prices on orders that are delivered on their next Singapore Airlines flight or choose to have their purchases delivered directly to their homes.³⁵



Spain
Leading online retailer

This retailer has been on the forefront of several innovations in terms of its logistics operation, with a whole host of options designed to make getting products from their warehouse to the doorstep with minimal effort on the user's part.

The common denominator here is minimizing effort — whether buying or returning a product, the experience is effortless — something customers are more than willing to give their loyalty for in exchange.

AI is playing a greater role, for example, intelligent products. More than a way to shop, these tools can assist in playing music, setting alarms, providing news updates and controlling networked smart devices. Like many of their products, the goal of these tools is to help make daily tasks easier and to learn to provide better suggestions while doing it.

Innovation is critically important, for example, when looking for a tool to naturally guide conversations to the best outcome for the customer.



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³⁴ <https://www.albaik.com/en/section/albaik-talk/how-we-started>

³⁵ https://www.singaporeair.com/de_DE/at/media-centre/press-release/article?q=en_UK/2019/January-March/ne0119-190129
https://www.singaporeair.com/en_UK/sg/media-centre/press-release/article?q=en_UK/2021/April-June/jr0321-210624

³⁶ www.martinus.sk

³⁷ <https://wofexpo.com/2021/03/29/interview-with-michal-mesko-2/>



Thailand
FWD

FWD has achieved the top spot in this year's Thai rankings. Their vision is "changing the way people feel about insurance" by committing to delivering the very best customer experience they can, at all points of contact, through easy to read contracts — with full disclosure while removing the small print, innovative products — investing in ideas, inspired by their customers and a straightforward approach to claims — with speed, ease, and convenience.³⁸

Earlier this year, FWD launched "Celebrate Living," a unique brand campaign which uses a "musicumentary" (a musical documentary) to communicate the company's philosophy "to let people live life to the fullest, worry-free, with the company by their side to help take care of the rest." This followed an extensive market research campaign focused on "Celebrate Living" and the definition of "what makes customers happy?," providing rich insights into the lifestyles of its target customers, and what really matters to them.³⁹

With a leadership team that is driving significant investment in digital transformation under a multi-year program to build the insurer of the future, FWD Thailand continues to evolve to meet the changing demands of the modern Thai customer.



US
USAA

What does it take to be the best year after year? USAA, the banking and insurance company for military members and their families, seems to have the answers as they consistently lead our US index year after year.

USAA's Net Promoter Score is more than double the industry average (USAA 61, industry average 26) in our study, and its customer satisfaction scores are leagues ahead of the competition. Customers are loyal and more likely to stick with the company and get additional financial products than customers at other companies. USAA's dedication to customer experience and serving each person individually keeps customers coming back and singing its praises.

USAA declares that when you join USAA, that "you become part of a family who stands by you during every stage of your life." Employees and customers are on the same team working towards the same purpose: to help customers reach their financial goals. The attitude of being part of a family changes the interactions between customers and employees. Instead of trying to upsell new products, employees understand each individual and work with them to help them meet their goals.⁴³



UK
Starling Bank

Managing through the rigors of COVID-19, Starling Bank has risen to the top of the UK index. The digital-only bank has a clear goal to put customers in control of their money and data, such as extra safe login and blocking payments.⁴⁰

Customer is the center of their world, according to Anne Boden, CEO and Founder of Starling: "Our goal has always been giving our customers the bank they tell us that they want and one which puts them in control of their money and their data. We know exactly what our customers want because they tell us every day."⁴¹

They also provided blog posts, news and updates to help small business and personal customers during COVID-19.⁴²



Vietnam
FWD

The insurance industry is shifting to a more digital model due to the role of technology in business activities. FWD Vietnam has followed the FWD tradition of innovation, developing virtual assistant technology to optimize operations, thereby improving the quality of the customer experience.

In fact, FWD is one of the first insurance enterprises in Vietnam to apply AI to customer technology with Voicebot, a technology assistant to support its customer service call center. The Voicebot Technology Assistant can make automatic calls, including natural two-way interaction with gender and region-specific voice-overs to explain insurance contracts, time and methods of payment, payment status, etc.

AI also powers its operational technology enabling internal users to optimize pricing and risk assessment, delivering a much more rapid service to individual customers.⁴⁴

³⁸ <https://www.fwd.co.th/en/about-us/>

³⁹ <https://www.fwd.co.th/en/press/celebrate-living-campaign-2/>

⁴⁰ <https://www.starlingbank.com/features/card-controls/>

⁴¹ <https://bmmagazine.co.uk/news/starling-banks-profits-prove-that-a-customer-led-banking-experience-can-come-first/>

⁴² <https://www.starlingbank.com/blog/tag/coronavirus-support/>

⁴³ <https://www.forbes.com/sites/blakemorgan/2020/06/01/5-customer-experience-lessons-from-usaa/?sh=4e7ff1137e54>

⁴⁴ <https://e.vnexpress.net/news/business/technologies-improve-insurance-experience-4305604.html>



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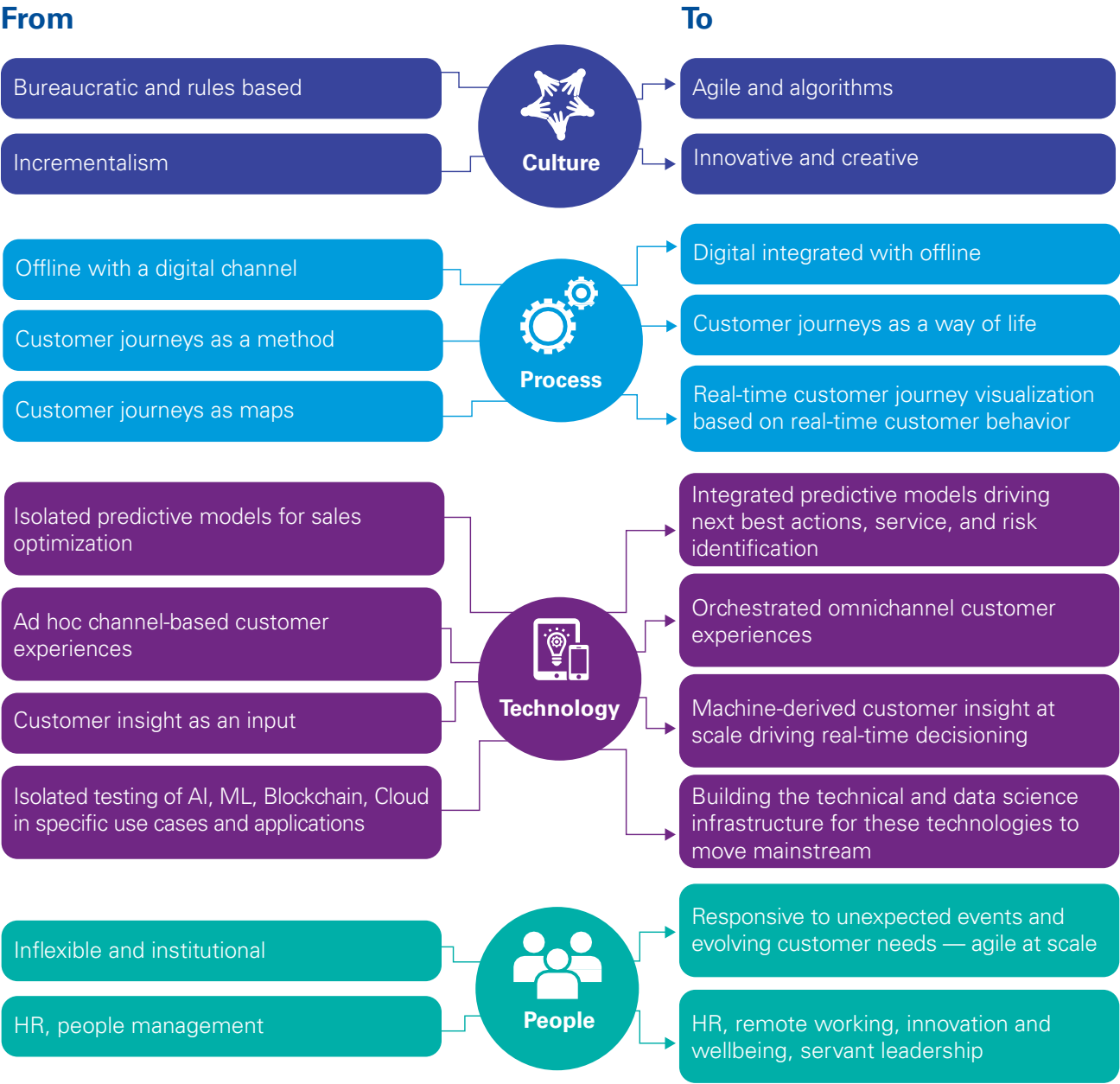
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It is clear from the research this year that a pivotal change in the ways that firms compete has been revealed. The age of robots and AI is finally with us. Success is no longer predicated on a great product or service, or even a passably good experience;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



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

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



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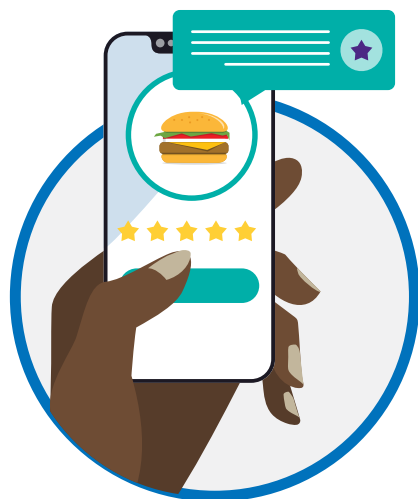
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About the research

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

This year alone we have taken in the views of more than 88,000 consumers across 26 markets. The research for this report was conducted via an online survey methodology. A nationally representative consumer



sample was targeted for each market, to be comparable in terms of age and gender, while also targeting regional representation.

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

An interaction is defined as making a purchase, using the company's products or services, contacting a company with a query, or even browsing their website or store — so not all respondents will have been existing customers of the brand they evaluated.

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

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

CEE scores

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

Global CEE coverage in 2021



26
countries, regions
and jurisdictions



2,970
unique brands
evaluated



88,616
consumers



868,290
individual brand
evaluations



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in 2021

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Research program coverage



Methodology developed by the KPMG Nunwood Excellence Centre.



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