KPMG

Wise investments, winning experiences

How mastering customer experience (CX) economics drives ROI in the new reality

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Adapting to the new reality

Among other things, 2020 will be known as the year that forever changed business. Rapid digital acceleration in response to the pandemic altered many of our daily routines and behaviors, including the way we work, play, learn, socialize, visit the doctor, and shop, to name a few.

According to 80 percent of global CEOs in the KPMG 2020 Global CEO survey, COVID-19 fast-tracked digital transformation efforts, particularly in the digital operations of their organizations. In fact, 30 percent cited their progress as 'years ahead of where they expected to be right now.'

For customers, virtual experiences became the norm and digital holdouts, who previously shopped by in-person experiences only, migrated into the digital crowd. As health and safety became top priorities, the pandemic not only created more virtual customer interactions but steepened digital adoption curves underpinned by these quickly shifting mindsets and behaviors.

And many of these changes are likely here to stay. As such, organizations realize they need to continue digitizing their operations while protecting and prioritizing revenue growth and improving customer experiences to meet evolving expectations. At the same time, ongoing market uncertainty keeps cost optimization top of mind for executives, as pressures mount to make every investment dollar count. Organizations are fully aware of the need to create exceptional customer experiences to drive loyalty and compete in the new reality, but at what cost to the business?

As our research of customer experience leaders reveal, organizations that are customer obsessed continue to excel in the marketplace, not only because they use customer experience as a point of differentiation but because they are seeing economic returns on their investments. These companies have learned to master customer experience (CX) economics.

CX economics involves striking the right balance between what customers expect and what makes financial sense for an organization to deliver. It's the 'sweet spot' that results in profitable growth. Achieving this profitable growth occurs when a business understands it customers' expectations and tempers them against the returns its CX investments can support and yield.

In this paper, we'll explore how the unfolding digital landscape and ongoing market uncertainty will likely continue to influence customer behaviors and impact businesses. We'll highlight how mastering CX economics in the new reality can help organizations deliver quality customer experiences and drive profitable return on investments at a time when it's needed most.

Exploring CX economics

Deriving economic value from an investment in customer experience relies on having a true understanding of what the customer wants.

Advanced tools and technologies can make it easier and easier to harness customer data and insights that help decipher customer preferences, wants and needs. By gaining a better understanding of the customer, an organization can determine and prioritize the type of experience(s) to deliver and target value to capture from the CX investment(s) made.

For example, which customer experience has a greater impact on profit loss: An over-the-top customer experience or a negative one? It's no surprise that failing to meet a customer's expectations can have serious negative consequences. Falling short on expectations directly impacts customer retention and repurchase behaviors, which can result in lower profits and decreased market share.

But exceeding customer expectations can also negatively impact profits. Often the costs of delighting customers exceed the potential value it generates. In their efforts to surprise and delight customers or without proper planning, organizations can generate higher-than-necessary operating costs, which also can result in profit loss.

Therefore, CX economics plays a vital role in determining an effective customer experience strategy. As **Figure 1** illustrates, the ability to strike the right balance between what customers expect and what an organization should deliver plays a direct role in the value customer experience will bring to the business.

Figure 1: Customer-centricity is not about just spending more on experience

Economic value is **lost** when experience fails to meet expectations resulting in **lost revenue** and **share**.

Customer expectations

-2X

Sweet spot

+1X

Customer experience

Economic value is **lost** when experience significantly exceeds expectations resulting in **higher** than necessary **operating costs**.
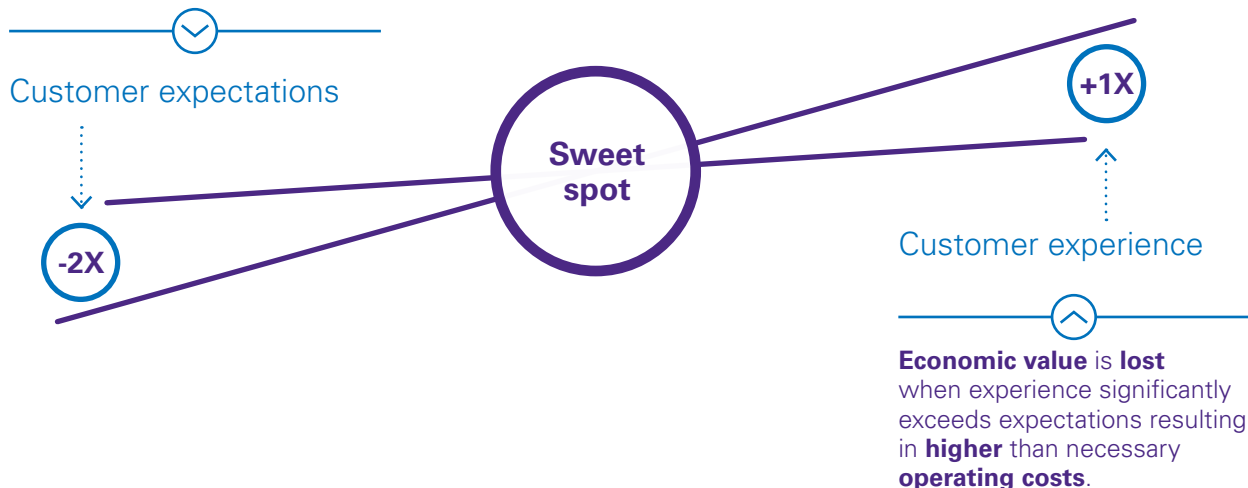
Organizations need to continually evolve their understanding about their customers' expectations and needs. But it's equally important to understand the value those customers bring to the organization. Therefore, maintaining the right balance between meeting customer expectations and understanding

the economic value to attach to specific experiences and customers is critically important. Some organizations invest so much in customer experience that their cost structure becomes untenable and fails to yield positive business impact.

Pioneering a new digital frontier

According to 75 percent of CEOs in the KPMG 2020 Global CEO survey, the COVID-19 pandemic accelerated the need and creation of seamless digital customer experiences.

In addition, 64 percent said it has also accelerated the creation of new digital business models and revenue streams. While many organizations prioritize finding ways to drive revenue and improve the customer experience by applying CX economics, digital initiatives will play a key role in supporting these and other business priorities.

Customer-centricity has become an ever bigger priority.

— Eighty percent say their customer-centric strategy was a 'high' or 'top' priority prior to the pandemic.

— Seventy-two percent say customer-centricity is a higher priority since COVID-19.

COVID-19 is also increasing CEOs' desires to go digital.

These findings resonate with the views of CEOs, as expressed in KPMG's 2021 Global CEO Outlook Pulse. A sizeable majority of leaders have reported acceleration of new digital business models and revenue streams (69 percent) and to develop a seamless digital customer experience (56 percent).

Source: A commissioned study conducted by Forrester Consulting on behalf of KPMG, July 2020

Increasing strategies and budgets

Two-thirds of digital transformation leaders report digital transformation as a high or top priority even before the pandemic, but digital transformation strategies have ignited since then to enable business continuity, maintain operations and serve customers.[1]

As a result, 69 percent of digital transformation decision-makers report accelerating elements of their digital transformation strategies. And where strategy leads, budgets follow. Sixty-three percent of organizations have increased digital transformation budgets as a result of COVID-19. This acceleration of digital efforts and augmentation of digital budgets presents a tremendous opportunity to design and deliver CX experiences that generate positive returns by harnessing CX economics.

Among business leaders, almost 6 out of ten (58 percent) see digital transformation as part of a defined, longer-term strategy, 45 percent are applying it to the entire organization and 32 percent say it encompasses a specific country or region.

More than half of business leaders (52 percent) aim to sustain their digital transformation investment and momentum by aligning it to a longer-term organizational transformation. This is in tune with the new growth agenda — 63 percent say they want to create intelligent and agile services, technologies, and platforms that are secure, scalable, and cost-effective. These advances will be powered by the cloud, with 57 percent planning to increase investment in cloud computing, and 52 percent in low-code software.

Source: A commissioned study conducted by Forrester Consulting on behalf of KPMG, April 2021

Adapting to the new reality

Exploring CX economics

Pioneering a new digital frontier

Enhancing the personalized experience

Connecting the organization

Creating 'CFO-ready' experiences

Making the journey worthwhile

Conclusion

How KPMG can help

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[1] A commissioned study conducted by Forrester Consulting on behalf of KPMG, July 2020

Customer-centricity is on the rise

Meanwhile customer-centricity continues to climb higher as a focus for most organizations with 80 percent of DT decision-makers citing it as a high or top priority pre-pandemic.[2] Since then, it has only grown in focus, with 79 percent prioritizing a customer-centric strategy for the next 6–12 months.

A commissioned study conducted by Forrester Consulting on behalf of KPMG, July 2020

Eight out of 10 organizations prioritized a customer-centric strategy prior to COVID-19.

To respond to these unique circumstances, more than half of the organizations surveyed have accelerated digitization in pursuit of 'next-generation' operating models, and 62 percent have advanced the creation of a seamless digital customer experience. A further 37 percent of businesses have developed new channels to serve customers.

As leaders move into growth mode, they're acutely aware that customer-centricity is the key source of competitive advantage.

Seventy-nine percent of respondents prioritizing a customer-centric strategy for the next 6–12 months.

Source: A commissioned study conducted by Forrester Consulting on behalf of KPMG, April 2021

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[2] A commissioned study conducted by Forrester Consulting on behalf of KPMG, July 2020

Enhancing the personalized experience

So, in the new reality, what is the composition of a great customer experience?

Our research over the last 10 years shows us that excellent experiences are grounded within the Six Pillars of Customer Experience, one of which is personalization. Personalization—along with empathy — drives the emotional connection with customers and will be a differentiating factor in providing quality experiences in a competitive virtual environment.

Personalization is the most valuable component of most experiences. It involves demonstrating that organizations understand their customers' specific circumstances and will adapt the experience accordingly. Timely, personalized interactions help to reinforce customer satisfaction and drive loyalty.

Relevant, real-time personalized interactions are the expected norm. Yet research shows many firms are still unable to deliver a satisfying personalized experience. The benefits of getting personalization right are significant in improving customer relationships, revenue, cost of acquisition and marketing efficiency.

It's important not to confuse a personalized experience with making the experience human, such as greeting a user by name when signing in on a mobile app or website with a tailored experience. Personalized experiences are ones that are customized to the customer's distinct needs — which include making the experience human but going further. Customizing the experience to a customer's specific needs, which may shift based on different factors such as objective, current interaction channel, or past interactions, is what is meant by personalization. Consider this example, in which a customer has called the contact center three times in 1 day and has an open service request to resolve a payment on an insurance claim. Later that same evening, when the customer logs into the company's mobile app, she is presented with a status update of her claim rather than an irrelevant popup ad. Personalization that is done well requires that context, content, and communication come together to create something that is customized to the individual at the moment that matters.

In the new reality, this will become increasingly important. Customers will continue to demand more personalized experiences that address their evolving needs, and organizations will compete on how to best meet them.

The Six Pillars of Customer Experience

1. Personalization
Use individualized attention to drive emotional connection.

2. Resolution
Turn a poor experience into a great one.

3. Integrity
Be trustworthy and engender trust.

4. Time and effort
Minimize customer effort and 'creating' frictionless processes.

5. Expectations
Manage, meet and exceed customer expectations.

6. Empathy
Achieve an understanding of the customer's circumstances to drive deep rapport.

Connecting the organization

As organizations adapt to a rapidly changing marketplace, digital transformation drivers are increasingly customer focused.

> " Investing into CX clearly pays off and the return is more than increased customer loyalty. Organization have to find right balance of digital and personal customer interactions to increase efficiency and effectiveness of their customer operations. A deep understanding the delivered CX from various perspectives helps to stay top of mind with your customers. "

Tom Lurtz
Partner
KPMG in Germany

Top digital transformation drivers are largely customer focused

Six out of 10 digital transformation leaders are accelerating initiatives around connecting front-, middle- and back-office

Objectives driving digital transformation strategies

	Among top	On par	Less of a focus	Not one
Improving the customer experience	46%	36%	14%	2%
Staying connected to market dynamics and digital signals	28%	37%	29%	5%
Creating a customer-centric digital commerce system	32%	38%	25%	4%
Connecting front-, middle- and back-offices for greater efficiency and effectiveness	23%	28%	42%	5%
Building an employee experience to better deliver value	14%	30%	48%	6%
Aligning with channel and business partners to jointly deliver on commitments	14%	22%	48%	15%
Integrating data for a single source of truth across front-, middle- and back-offices	10%	22%	49%	17%

- ■ Among our top digital transformation strategy objectives
- ■ On par with other digital transformation strategy objectives
- ■ Less of a focus than other digital transformation strategy objectives
- ■ Not one of our digital transformation strategy objectives

Source: A commissioned study conducted by Forrester Consulting on behalf of KPMG, April 2021

Adapting to the new reality

Exploring CX economics

Pioneering a new digital frontier

Enhancing the personalized experience

Connecting the organization

Creating 'CFO-ready' experiences
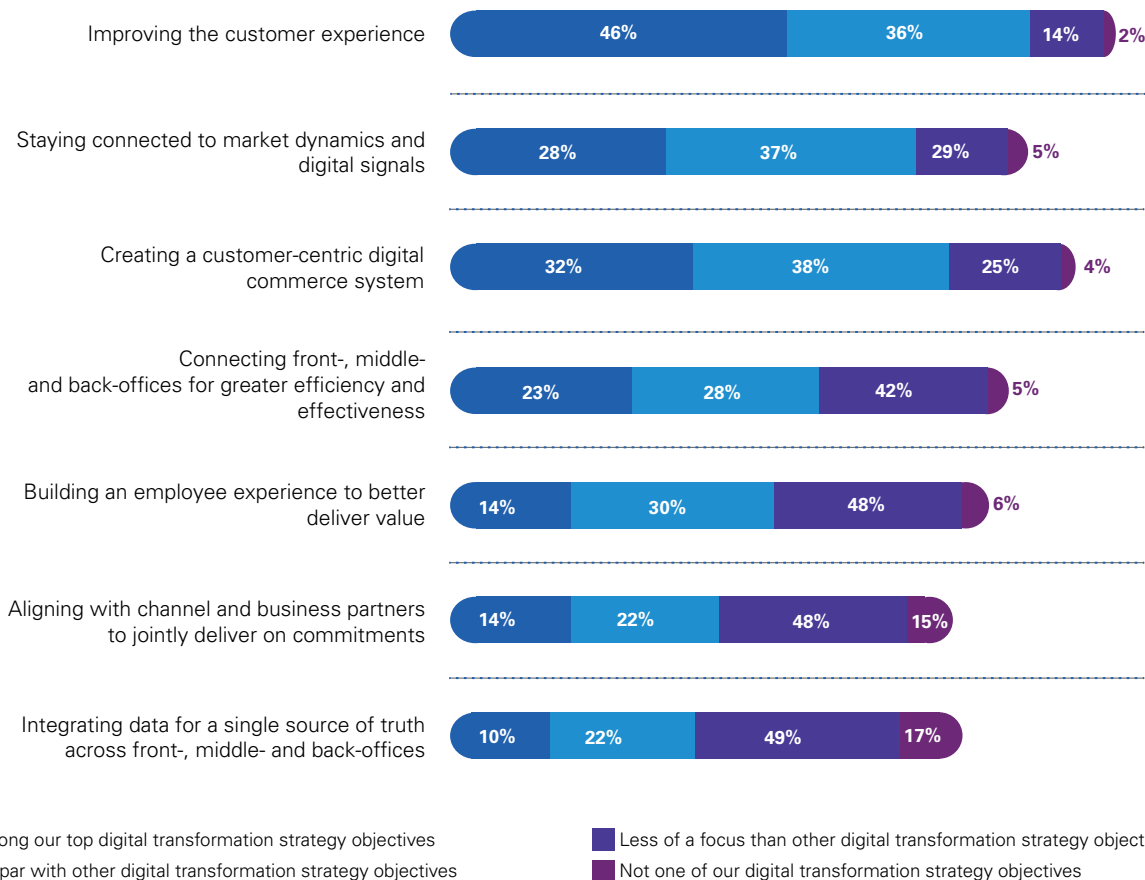
Making the journey worthwhile

Conclusion

How KPMG can help

In addition to these two customer-focused initiatives, more than half say they are accelerating initiatives around connecting front-, middle-, and back-offices and aligning with partners to jointly deliver on commitments and manage expectations.

The front office c-suite plays an instrumental role in setting up expectations and communicating these expectations across the business. These senior executives need to ensure a process where expectations set are clearly communicated to, and understood by, the business in order to align the operational capabilities needed to fulfill them. Unless the promise made to the customer is connected to an organization's operational reality, the expectations that are set risk not being met.

An organization that is underperforming on expectations hampers its own success. Consider the following example in which the marketing department of an organization develops a campaign that communicates a customer will receive free 2-day shipping on any orders placed a week before a major holiday. However, the back-office was not prepared for the volume of orders and was not able to fulfill the orders in time to meet the 2-day shipping offer, therefore underdelivering on an expectation at the exact wrong moment and unable to deliver on the promise. By taking a total journey view and looking at the connected teams and the underlying systems to reduce the point of failure, the ability to deliver on the marketing promise, and therefore alleviate the challenged expectations, is made possible.

This example illustrates how the front-office promise needs to be connected to the middle- and back-office to confirm the ability to execute it. So, not only is the customer experience professional responsible for understanding the customer, setting the expectations or architecting what the experience needs to be like, they also need to orchestrate the connection to ensure the organization knows what needs to happen in order to deliver on that promise.

Percent moderately or significantly accelerating initiatives as a result of the impact of COVID-19 on the business

67% Improving the customer experience

Staying connected to market dynamics and digital signals

44% Creating a customer-centric digital commerce system

58% Connecting front-, middle- and back-offices for greater efficiency and effectiveness

60% Building an employee experience to better deliver value

54% Aligning with channel and business partners to jointly deliver on commitments

52% Integrating data for a single source of truth across front-, middle- and back-offices

39%

Source: A commissioned study conducted by Forrester Consulting on behalf of KPMG, April 2021

Creating 'CFO-ready' experiences

Customer experience practices have been maturing rapidly since the introduction of the 'age of the customer' more than a decade ago.

Our Six Pillar research provides a specialized perspective enabling us to decode what an outstanding experience is, to look at who the customer experience leaders and laggards are, and to see they execute. *(See the 2021 Global Customer Experience Excellence report for more details on leading customer experience organizations.)*

Those organizations that fail to measure up may have mature customer experience practices but lack the maturity around economic discipline to navigate the CX tradeoffs. It's the catalyst that customer experience needs in order to be a credible business discipline. Increasingly, leaders are using customer experience to drive growth and economic outcomes.

As such, they've stepped into a world where it is no longer acceptable to just define and deliver customer journeys and emotional connections, but also to deliver business impact through better cost to market, sell and serve, stronger experience portfolio management, and transformation oversight. These organizations have created 'CFO-ready' experiences.

Customer experience professionals need to set a good baseline upfront. Who are they serving? What are the customers' expectations? How are they performing? What are the underlying economics? Not having a baseline understanding to refer to is a common mistake in customer experience planning.

Without it, changes to the experience cannot be adequately measured against the previous experience. Organizations come up short by not understanding the impact of changes — positive or negative — and refining their efforts. Additionally, this lack of understanding can make it incredibly difficult to understand and prioritize where investments should be modified.

It's important to understand the baseline, understand the target, and understand the change in order to measure progress, not only in experiential level such as a contact center using measures of speed to answer or self-serve utilization metrics, but also in terms of actual results, such as cost-to-serve, net promoter score (NPS) scores, customer satisfaction score (CSAT) scores or other metrics used by an organization.

At the end of the day, you have to understand your customer, you need to be able to design experiences but also have to value engineer those experiences to determine where to generate revenue, where to reduce costs, and how to be able to strike the right balance by staying aligned to the organization to execute with impact.

Adapting to the new reality

Exploring CX economics

Pioneering a new digital frontier

Enhancing the personalized experience

Connecting the organization

Creating 'CFO-ready' experiences

Making the journey worthwhile

Conclusion

How KPMG can help
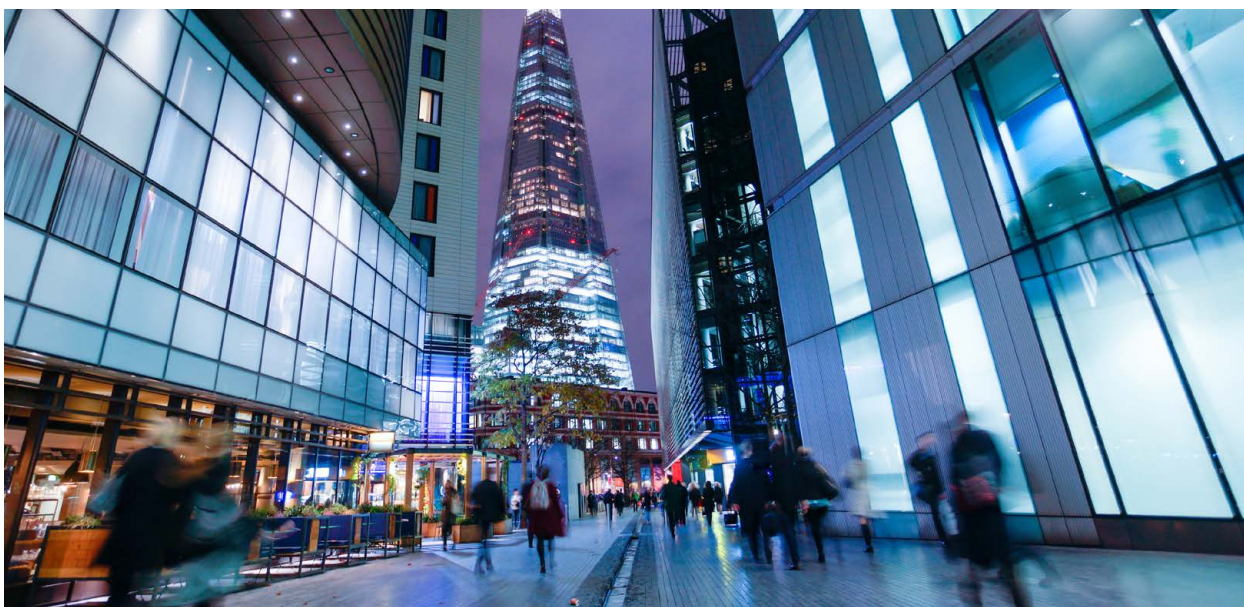
Making the journey worthwhile

For many organizations, investments in improving the customer experience may not generate enough value or provide an acceptable return on investment (ROI). The following four action steps — measure, analyze, prioritize and refine — can help organizations manage the economics of the customer journey effectively.

Measure

How does measuring experiences using 'outside-in' type measures such as customer satisfaction, customer effort, NPS and many other methods help? It informs whether customer expectations are met but it does not reveal what customers value.

Therefore, it's necessary to go beyond traditional measurement tools to understand what customers truly value in the experience and why. This is where experience preference and value analytics play a major role in our outside-in suite of measures. Experience preferences give you insights into what the customer would like the experience to be versus whether or not we satisfied them.

This approach allows you to understand what is important in the experience and why. Value analytics tells you the value a customer places on moments or aspects of the experience. It allows you to answer questions such as "if you were to pay for aspects of the experience, what would you genuinely pay for?" and therefore value. This approach enables you to both focus our investments in the areas of the experience that add the most value and reduce or remove the low/less valuable components to simplify the experience.

Adapting to the new reality

Exploring CX economics

Pioneering a new digital frontier

Enhancing the personalized experience

Connecting the organization

Creating 'CFO-ready' experiences

Making the journey worthwhile

Conclusion

How KPMG can help

Additionally, it's important to measure the experience at the micro- experience, intervention, or 'moment that mattered' level, not only at the customer journey level. Otherwise, an organization will not understand how making changes to the experience will move the needle positively or negatively. Instead, they will be lost in the multiplicity of the overall experience.

After effectively measuring from the outside-in element of the experience, organizations need to pivot to measuring the 'inside-out.' What is the cost of an individual experience?

Great strides have been made in understanding these measures at a transactional and process level, such as the cost to serve customers and the cost of operational complexity.

Yet, organizations rarely consider that part of the experience measurement framework. They use it for cost reduction or performance improvement efforts, but they need to bring it into the CX measurement framework. Thus, creating a balanced outside-in and inside-out CX measurement framework.

Outside-in		Inside-out	
Brand and relationship metrics	Customer journey metrics	Process metrics	Transactional metrics

Experience

Brand and relationship metrics	Customer journey metrics	Process metrics	Transactional metrics
Net promoter score (NPS)	Social media metrics (e.g. mentions)	Billing, timelines, accuracy and completeness	Escalation percent to assisted channels
Brand mentions	Number of unique visitors	Out of inventory items	Volume and type of support tickets
Number of referrals	Emotional scoring	Delivery — on time orders/open orders	Average email response time
Average rating of customer reviews	Time spent on site	Time from order to shipment	Repeat call rate
Customer satisfaction score (CSAT)	Number of opt-outs	Employee satisfaction rate	Chat abandonment rate

Financial and operations

Brand and relationship metrics	Customer journey metrics	Process metrics	Transactional metrics
Save rate and number of save attempts	Shopping cart abandonment	Average cycle time — development to marketplace	Percent first call/contact resolution
Win back rate and number of win back attempts	Frequency of visit	Conversion rate (lead to scale)	Average problem resolution time
Average revenue per customer average purchase value	Number of items per order	Conversion rate (offers to sale)	Uptime
Market share/ penetration	Customer fill rate	Average time to onboard	Degree of channel accessibility
	Enrollment by channel	New product released per year	Self-service percentage by channel

Adapting to the new reality

Exploring CX economics

Pioneering a new digital frontier

Enhancing the personalized experience

Connecting the organization

Creating 'CFO-ready' experiences

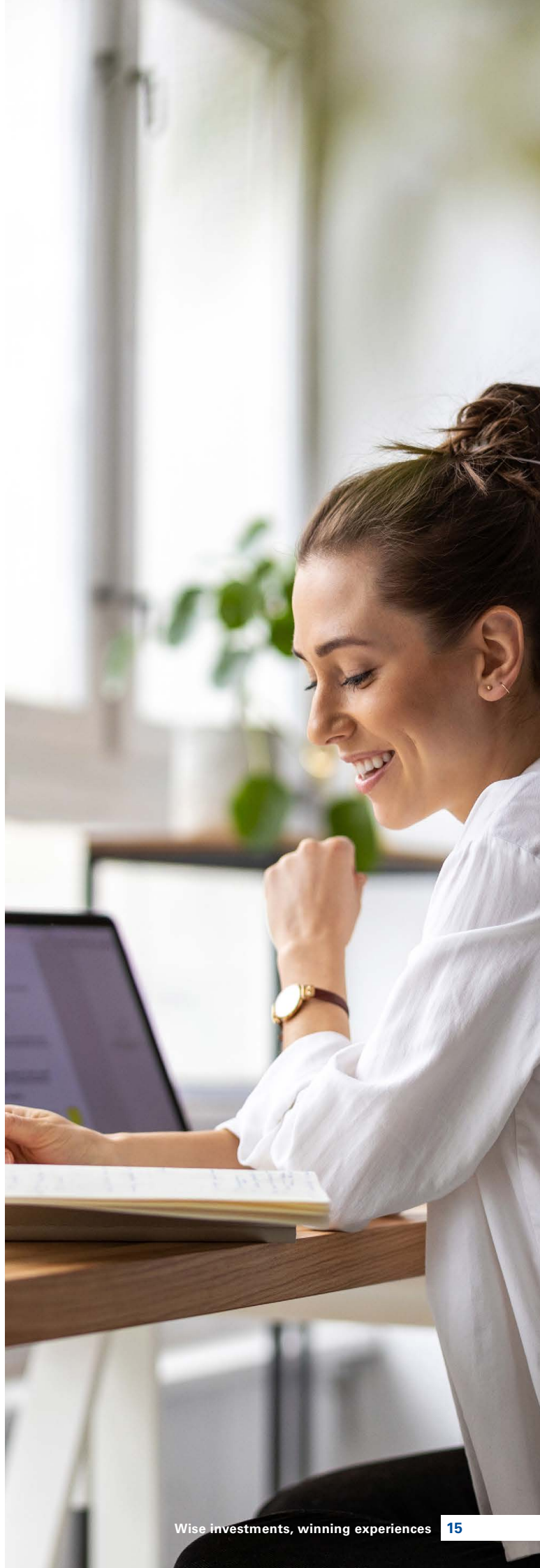Making the journey worthwhile

Conclusion

How KPMG can help

Analyze

After establishing a balanced measurement framework, organizations can begin to analyze this data to extract the actionable insights.

Ultimately, the goal is to analyze the data at the lowest possible — and practical — level (e.g. customer, cohort or segment level). To do so requires first using the existing customer segmentation, or cohort model, to ground the insights in the common language of the organization's segmentation model. This allows the insights to be more easily consumed in a consistent way by all the functions across the enterprise.

To reiterate, this analysis must connect and link the customer experience value measures and the operational cost measures into a singular ratio of value derived versus cost to deliver. This, combined with the ability to execute successfully on the experiences, enables classic satisfaction measures that enable a unified analysis at the experience level. As an organization matures, it can further analyze these three measurement inputs (experience value, cost to deliver and satisfaction) at a micro experience level.

Organizations should also be looking for variations across time, engagement, and segments. High levels of variation in experiences inherently drive up costs and drive down enterprise efficiency. Both the 'measure' and 'analyze' action steps are highly dependent upon the right technology to capture, ingest, normalize, and analyze the data, and distribute it across the enterprise. This is where an ecosystem of service providers can increase the speed to insights and value.

Prioritize

This is where art meets science. Once an organization has the data and the insights, they need to make sure their prioritization process factors in their business objectives for the quarter, the year, and beyond.

Start with a filter such as insights and/or possible experience improvement areas to the stated business strategy (product growth, diversification of portfolio, segment growth, brand re-alignment, etc.). The focus on customer segments provides the initial 'Rosetta Stone,' with enhancements prioritized against the most important segments/cohorts. When considering importance, think of customer lifetime value (CLV) versus individual campaigns or sales motions.

With a method and process of how to prioritize in place, an organization can simulate the suggested changes/improvements. Too often, experience enhancements are made without thought to the impact on other experiences that may share services and capabilities.

As a result, it can be like squeezing a balloon: you press down in one area and another blows up. Understanding the interrelations of an enhancement in a holistic way allows an organization to apply the last filter of compound value creation across multiple experiences. It also forces the organization to think of experience enhancements as 'batch releases,' just like software releases, that can be sequenced to ensure the right balance between value creation and operational risk.

Refine

The last action, which can be the one most often overlooked within the governance model, is to constantly understand, test, learn, and then, refine.

Many organizations are very good at doing this at a project or initiative level but not at an enterprise governance level. Establishing the process, decision-making hierarchy, and investment is needed to continually refine the data, measurement, insight and prioritization capabilities across all aspects. Again, many organizations focus on the technology components, but leaders will also invest in the people responsible for executing these actions as well as the governance model. This will require 'a village' to be successful. The organization needs to embrace the constant refinement of experiences as well as the enterprise grade capabilities that allow the ability to design and execute them.

One consideration for scale Agile teams, those working horizontally without the traditional structure of a front-, middle-, back-office — is that the team structure can lead to issues. Teams could be on multiple objectives and key results (OKRs) to reduce calls, or reduce experience, or launch a product. They need to consider how all these goals can be met while maintain a holistic view on CX and what else is happening in the organization.

CX champions separated into different OKRs and sprints could lose sight of the collective, the

> It is important for CX teams to maintain sufficient oversight across the organization to measure impact, balance effort, managing unintended consequences, and drive prioritization.

Jenny Roche
Partner
KPMG Australia

amplification impact across initiatives, and have insufficient core team members available to co-ordinate and act on creating a unified experience.

Trying to orchestrate people and resources whilst not looking at wider impact means journeys are looked at in silo, and not the macro-journey. Therefore these companies need to look at their customer experiences more widely and how they can orchestrate better across the business. This can help maintain sufficient oversight across the organizational impact to balance effort, managing unintended consequences and drive prioritization.

The one constant is that customer expectations have grown and will continue to grow over time whether an organization's customers are consumers or other businesses. So, the ability to constantly refine experiences in a profitable way and utilize emerging thinking, data and technologies will be the ultimate differentiator for organizations in the future.
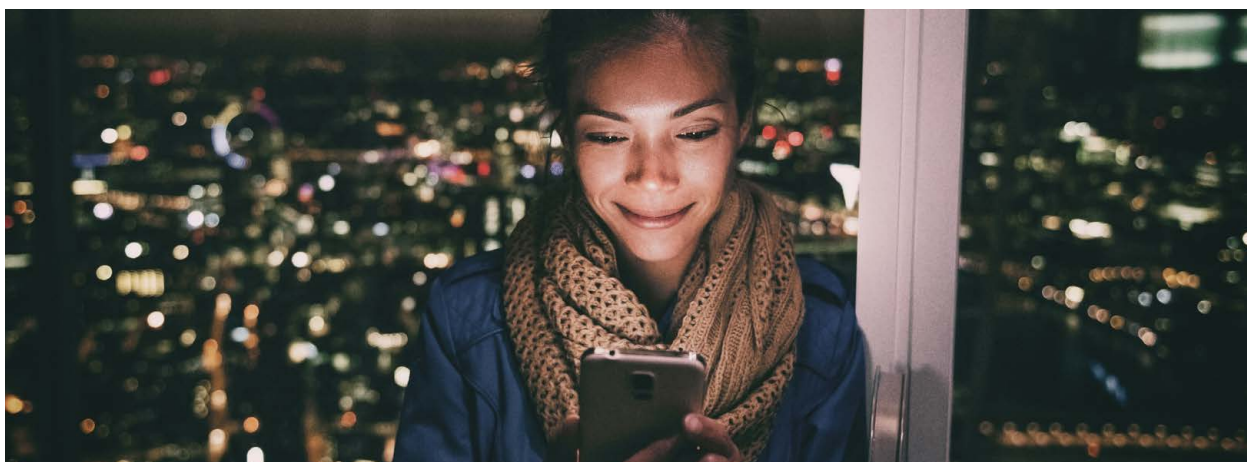
Conclusion

CX economics incorporates key measurements to determine ROI and continuously evaluate an organization's customer experience execution.

It's a fluid process. It's important to remember that customer experience is an evolving journey. With the rapid acceleration of digital and continuous disruption in the marketplace, organizations must be agile and willing to adapt customer experience strategies and tactics as necessary, while paying equal attention to delivering meaningful financial results.

How KPMG can help

At KPMG, we understand that digital disruption and rising customer expectations are creating unforgiving markets where loyalty is hard won and easily lost. If you can't deliver what your customers want, when and where they want it, they will go to someone who can. But there's no point in creating a breakthrough customer experience if the new business model runs at a loss. KPMG professionals can help you get closer to your customers — and stay there.

In this new reality, we recognize it is no longer acceptable to just define and deliver customer experience visions, strategies, journeys and emotional connections. At KPMG we work with clients to develop CX visions and strategies that can help clients to deliver the results that matter and achieve the business outcomes they want.

Working alongside business leaders across the C-Suite, senior leaders at an enterprise level and across an organization's operations, we bring both an outside-in and inside-out perspective to help clients formulate their customer strategies in the context of evolving industry and functional needs.

Complemented by our future of industry and function perspectives, KPMG professionals can help clients strike an economic balance between customer expectations and what makes financial sense, while helping them to orchestrate and deliver the appropriate customer experience that is simple, treats their customers well and leaves customers feeling valued.

Together these help clients to shape their business for the new reality by:

— Engineering their business around the customers to drive new levels of value.

— Harnessing modern technologies, analytics and business insight to accelerate success.

— Building trust and a culture to unlock sustainable performance, innovation and growth.

— Making confident, progressive strides toward their target future state.

— Focusing digital investments on the goals, results and real-world outcomes that matter most.

KPMG firms customer experience strategy engagement teams consist of an interdisciplinary team of CX practitioners, industry, strategy, function and technology consultants who take a holistic view

to help quantify, shape and articulate business cases for clients that are laser-focused on delivering the right business impact and outcomes.

Together, they can help business leaders to drive CX transformations effectively across the front-office functions to achieve a closely aligned and connected customer centric culture that combines deep business knowledge, proven delivery capability and leading technologies to help achieve sustainable change, rising performance and lasting value for clients.

If you want to succeed in the new reality, you must be Connected. Powered. Trusted.

You are facing big decisions about the future in a business landscape that is volatile, chaotic and uncertain. The world is changing and there are going to be winners and losers, disruptors and victims. But this is exactly the moment to take control of events and set your own agenda for change. We understand the issues you face, because KPMG firms have been working with clients to build the approaches, tools and solutions to resolve them. The future of your enterprise is Connected. Powered. Trusted:

— Engineer your business around your customers to drive new levels of value from your enterprise.

— Apply modern technology, data analytics and deep business insight to accelerate your success.

— Build the trust and culture that unlock sustainable high performance, bold innovation and responsible growth.

— Make confident, progressive strides from where you are now, to where you want to be tomorrow.

— Focus your digital investment on the goals, results and real-world outcomes that matter most to you.

This is where challenges can be converted into competitive edge. This is the point where the 'fear of the unknown' surrenders to the 'art of the possible'. We believe that the most successful enterprises of tomorrow will be Connected. Powered. Trusted. We can demonstrate what that means for you, your industry and your business model. And then KPMG professionals can work with you make it happen — one confident, evidence-based step at a time.
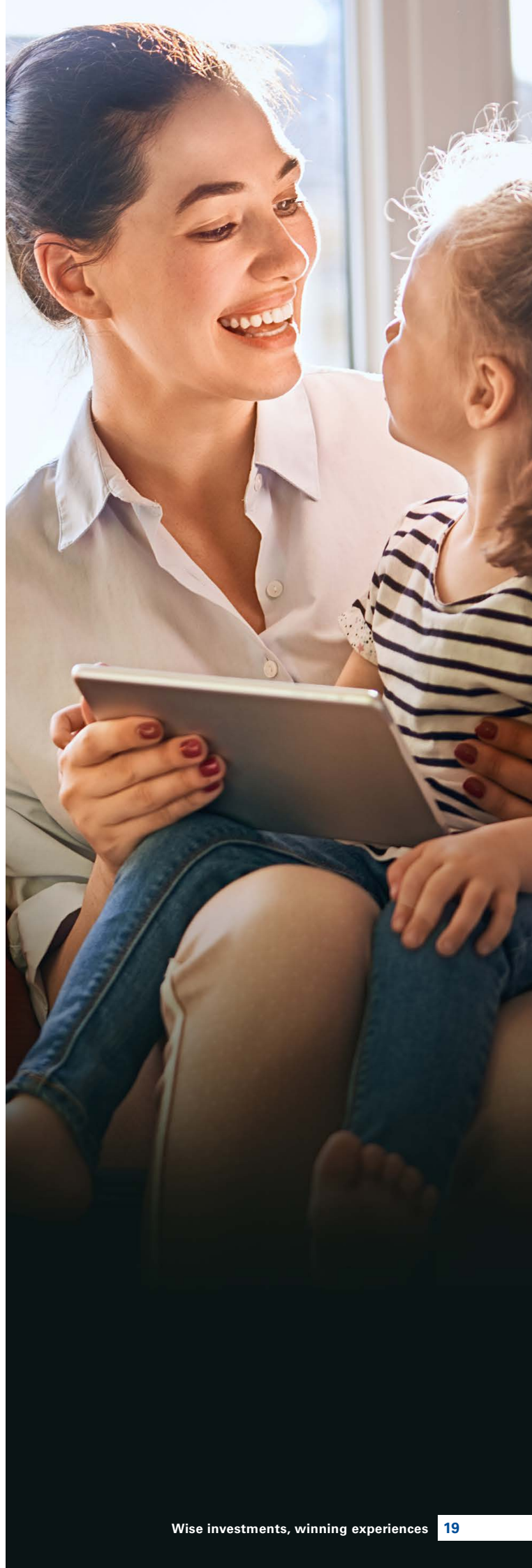
Contact us

Julio J. Hernandez
Global Lead, Customer and Operations
T: +1 404 222 3360
E: juliojhernandez@kpmg.com

Tom Lurtz
Partner
KPMG in Germany
T: +49 221 2073 5396
E: tlurtz@kpmg.com

Jenny Roche
Partner
KPMG Australia
T: +61 3 8663 8488
E: jennyroche@kpmg.com.au

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