

# Transforming to a digital future by connecting the customer experience

**AIA (Vietnam)**

Customers expect digital convenience. No truer is this than in the insurance sector, where offering a simpler, consistent and human approach that makes life better for its clients is so important.

AIA Vietnam embraced this shift as a digital transformation opportunity to help them better understand their customers and create an elevated, orchestrated experience to spark a more positive perception by enhancing their insurance offerings during a time of need.

KPMG in Vietnam helped AIA take an “outside-in” approach to look at what they do from the customer’s perspective and connect the changes happening outside in their market externally with the changes that needed to be driven internally.

What started as an evaluation of their customer experience (CX) strategy quickly evolved into the development of a clear implementation roadmap for distinct, personalized and meaningful interactions that leveraged KPMG’s proprietary journey mapping tool — KPMG Discovery and Microsoft Dynamics 365 to unify the experience for back-, middle- and front-office transformation. KPMG professionals helped connect AIA’s CX, operation models and technology with digital innovation by creating a tailored approach that aimed to reduce silos and cut through complexity to provide its customers with clarity and deliver against the desired customer outcomes.

By having a clear understanding of customer needs within CX economics, and using KPMG Discovery, the KPMG team designed 20 digital journeys for new business, servicing and claims that allowed for the quick deployment of digital solutions, resulting in an enhanced CX at many touchpoints. This focus on coordinating and integrating capabilities and the digital agenda around the customer helped lead to the transformation of AIA’s sales function that drove a clear increase in automation and straight-through processing (STP), starting at 0 percent in 2021 and reaching 36 percent by the end of the second quarter of 2022.

KPMG in Vietnam, alongside KPMG in India, KPMG in Hong Kong (SAR), China and KPMG Australia, used the power of insights to help define and implement technologies and capabilities to enhance the overall product journey. This engagement enabled AIA Vietnam to digitize and automate their business and better serve their customers by creating a simple, human and consistent orchestrated insurance experience focused on delivering its customer outcomes.

**Are you putting customer insights at the heart of your digital transformation?**

