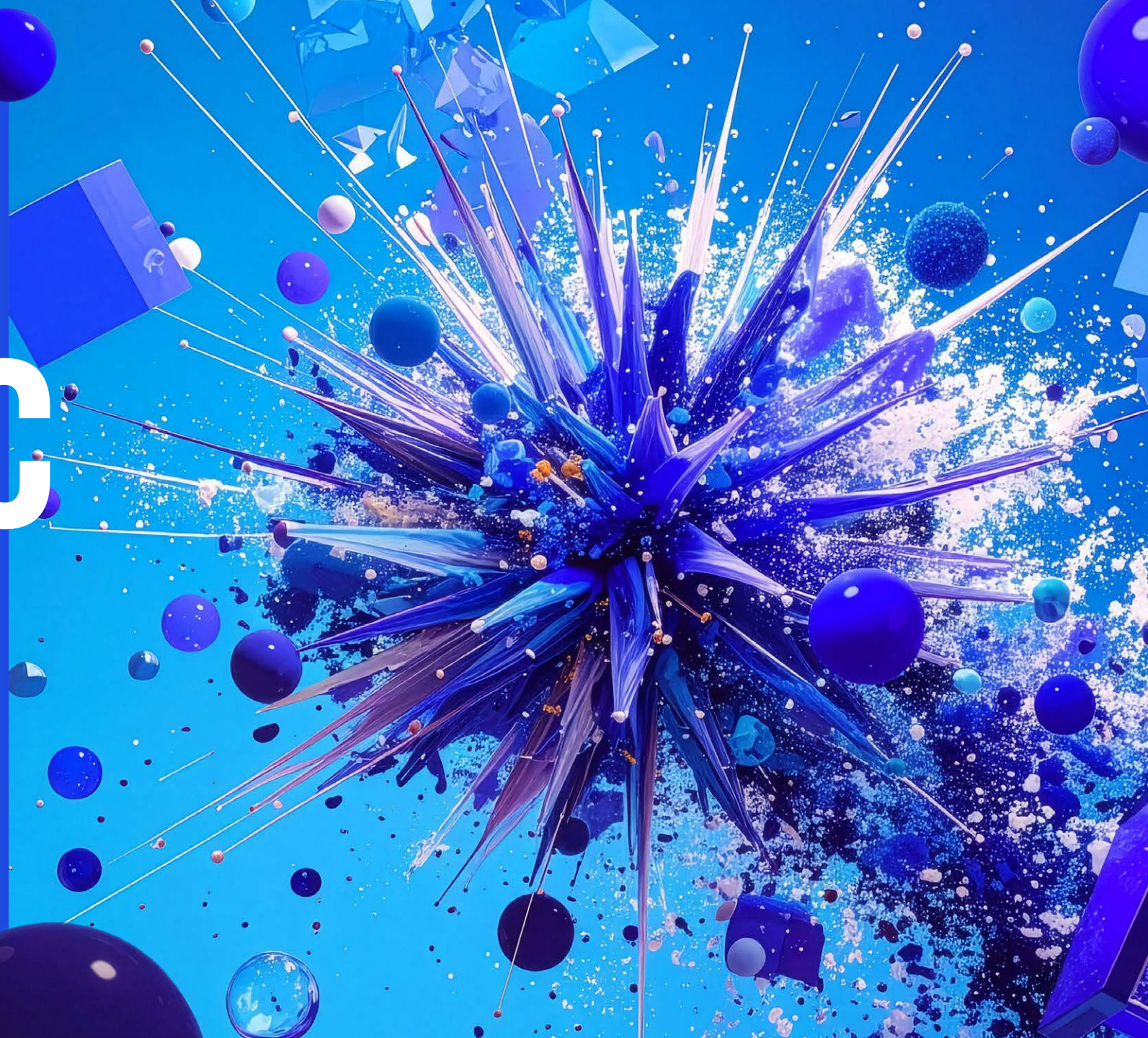




The shift to **agentic** customer experience

Switzerland Customer Experience
Excellence report 2025/26

KPMG. Make the Difference.





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Foreword

We are standing at a pivotal moment in the evolution of customer experience, one that will redefine how organizations design and deliver interactions for customers, employees and ecosystem partners. Agentic AI, capable of independently sensing, reasoning and acting, once imagined as a distant-future capability, is now arriving at speed and will soon operate across business processes with unprecedented autonomy.

This year marks an important milestone: Switzerland is launching its first local Customer Experience Excellence report. Swiss consumers have shared more than 8,700 evaluations of

their experiences across 34 brands, giving us a unique lens into what drives trust, loyalty and advocacy in one of the world’s most advanced and demanding markets. Globally, this study draws on 80,594 interviews, evaluating 2,684 brands across 16 countries and regions, providing unparalleled insight into the state of customer experience worldwide.

Customer expectations in Switzerland are evolving just as quickly as the technology that enables them. People increasingly expect experiences that are personalized, intuitive, anticipatory and ethically grounded, and they expect them every time, everywhere, across every interaction. Whether those outcomes are delivered by a human, AI or a blend of both, what matters most is that they feel seamless, consistent and empathetic.

This is the foundation of Total Experience: the unification of customer, employee, partner and digital touchpoints into an integrated, intelligent whole. It rests on five principles: designing around the customer, using data to personalize and improve, integrating processes and technology seamlessly across functions and channels, empowering employees with tools and autonomy to deliver value, and making technology the backbone of every interaction.

Leaders should embrace Total Experience as a strategic mindset; one where customer centricity, insight, integration, empowerment and technology work in harmony to create outcomes that drive loyalty, advocacy and growth.

Globally, this study draws on

80,594

interviews

2,684

brands

16

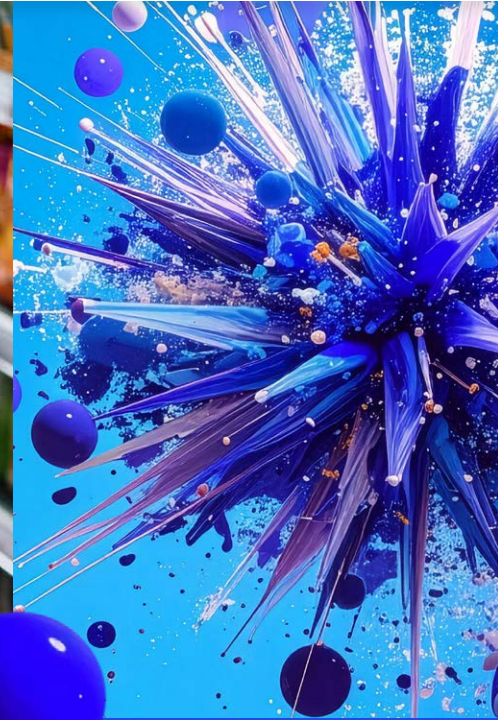
countries





01.

Highlights from the research





About the KPMG Customer Experience Excellence Center

For 16 years, the KPMG Customer Excellence Center has set the global standard for understanding and benchmarking customer experience – building the world’s leading repository of best practices. This year marks a milestone: Switzerland joins the global conversation with its first local edition of the Customer Experience Excellence Report, with Swiss consumers sharing more than 8,700 evaluations of their experiences across 34 brands.

The Six Pillars of Experience

Customers evaluate their interaction with these brands across The Six Pillars of Experience.



Integrity

Being trustworthy and engendering trust



Resolution

Turning a poor experience into a great one



Expectations

Managing, meeting and exceeding customer expectations



Time and Effort

Minimising customer effort and creating frictionless processes



Personalization

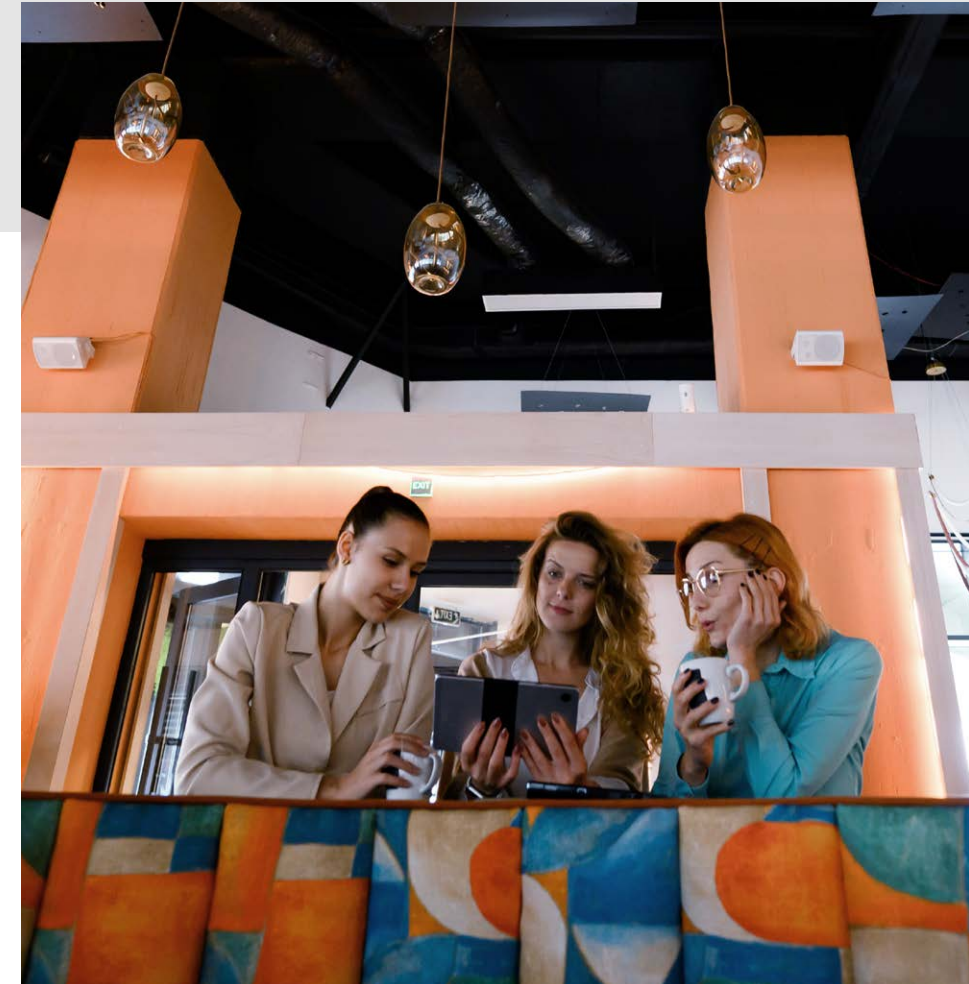
Using individualised attention to drive an emotional connection



Empathy

Achieving an understanding of the customer’s circumstances to drive deep rapport

These pillars form the essential building blocks of world class experiences. Customers score each pillar based on their interactions. Each organization receives scores across these pillars, which are then combined to create a comprehensive Customer Experience Excellence (CEE) score. This CEE score enables us to rank organizations and, crucially, to understand which pillars most strongly influence positive customer outcomes.





Key Insights on Six Pillars



Personalization: Tailoring experiences for impact

Personalization consistently carries significant weight, contributing approximately 18% to both Net Promoter Score (NPS) and overall customer loyalty. It also plays a major role in how customers perceive value, accounting for about 17.5% of this perception.

Customers highly value brands that offer tailored experiences. This is particularly evident in sectors such as Finance, Retail, and Travel, where a personalized approach can be a powerful differentiator. In contrast, industries such as Automotive, where functional reliability is paramount, see personalization as less critical.

In competitive markets like Retail and Payments, personalization is not just a nice-to-have; it's a strategic imperative that can set a brand apart.



Time & Effort: The foundation of efficiency

This pillar consistently impacts NPS and loyalty, contributing between 15% and 17% across all industries. It also shapes value perception, typically accounting for 14% to 16%.

While efficiency and convenience are expected by customers – they are “hygiene factors” – simply providing a smooth, low-effort experience. They are rarely enough to create enthusiastic promoters. Customers expect journeys to be seamless.

Brands must relentlessly eliminate friction from customer journeys. However, true differentiation and customer advocacy emerge when efficiency is paired with other elements like empathy or effective issue resolution.



Expectations: Delivering on promises

Meeting customer expectations contributes approximately 15% to 16% to NPS and loyalty across all models. This pillar has the highest impact on perceived value, influencing it by 18% to 19%.

Consistently meeting or exceeding customer expectations is the most powerful driver of perceived value for money. Customers judge fairness based on whether a brand delivers on its promises.

To bridge the “Value for Money” gap observed in many industries, brands must focus on consistent expectation setting and reliable delivery. This includes aspects like on-time service and transparent pricing without hidden costs.





Integrity:
Building trust and advocacy

Integrity is a strong predictor of NPS and loyalty, contributing 17% to 18%. It also strongly shapes value perception, generally around 17.5%, and even higher in sectors like Automotive (18%).

Fairness, honesty and transparency are fundamental trust anchors. They are among the strongest indicators of whether a customer will advocate for a brand.

Brands that demonstrate clear, transparent pricing and policies foster greater trust and are far more likely to be recommended. Industries such as Telecoms and Logistics often underperform in this area, which directly correlates with their lower NPS scores.



Resolution:
Turning problems into opportunities

Resolution contributes approximately 16% to NPS and 15% to loyalty. It also influences value perception by about 15% to 16%.

The ability to resolve issues effectively is disproportionately important when things go wrong. Customers who experience fast and fair fixes often transform into loyal promoters.

Service recovery should be viewed as a carefully designed product, not a back-office function. Leading organizations, such as Raiffeisen and Twint, demonstrate low detractor rates precisely because they excel at resolving issues swiftly.

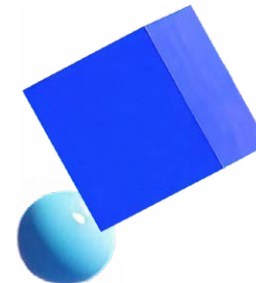


Empathy:
Connecting on a human level

Empathy contributes 16% to 17% to NPS and 14% to 15% to loyalty. It has a substantial impact on perceived value, generally around 18%.

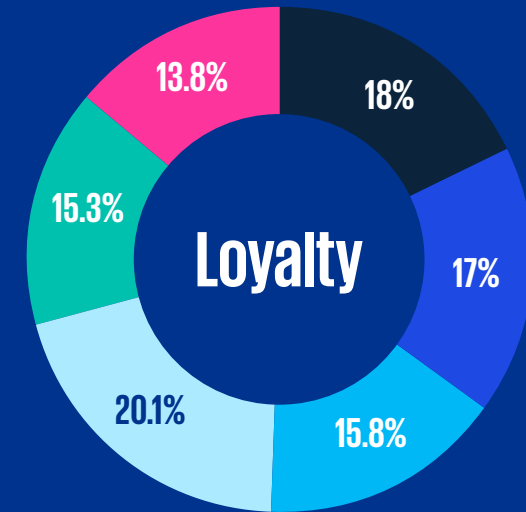
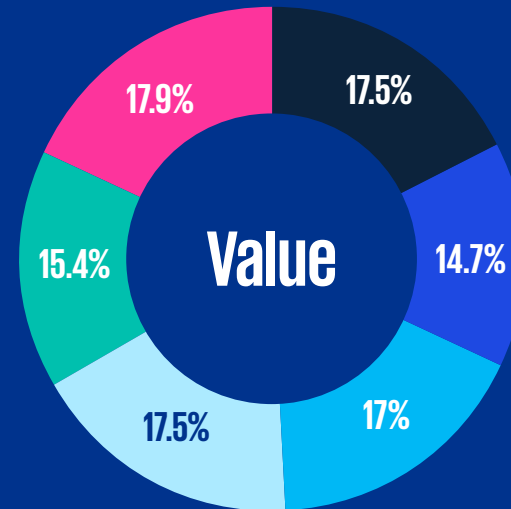
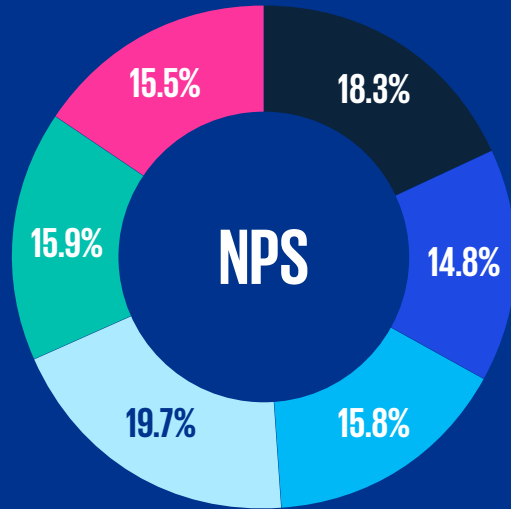
Empathy is frequently the most neglected pillar in underperforming industries like Telecoms, Fast Food and Logistics. Despite this, it is one of the strongest drivers of how customers perceive value.

Brands that effectively demonstrate understanding and care can elevate functional delivery into truly memorable customer experiences, fostering deeper connections and long-term loyalty.





Key Insights on Six Pillars



Personalization

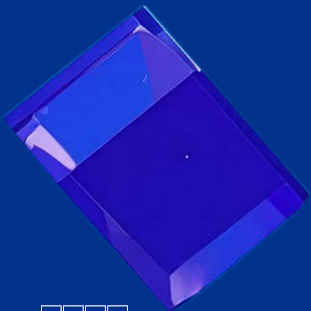
Time & Effort

Expectations

Integrity

Resolution

Empathy





Cross-pillar insights: Synergies for superior customer experience

When certain pillars are addressed in combination, their impact on customer outcomes is amplified, creating even stronger and more sustainable results:

Integrity + Expectations: the foundation of trust and value

This combination forms the most potent duo for building customer trust and enhancing the perception of "value for money." When brands are transparent, honest and consistently deliver on their promises, customers feel confident and satisfied with their investment.

Resolution + Empathy: turning challenges into loyalty

When issues arise, the combined strength of effective Resolution and genuine Empathy is unparalleled. This duo is most effective at reducing the number of dissatisfied customers (detractors) and converting indifferent customers (passives) into enthusiastic promoters. It proves that a caring and efficient approach to problem-solving can transform negative experiences into positive ones.

Time & Effort: the essential baseline

While critical, Time & Effort remains an essential "hygiene factor." Failing to provide efficient, low-effort experiences will undoubtedly lead to customer dissatisfaction. However, excelling here alone rarely inspires strong customer advocacy. It's the baseline expectation, not the differentiator.

Key highlights: Opportunities and leadership traits

While all six pillars are important for a holistic customer experience, clear areas of significant opportunity and distinct characteristics of leading brands stand out:

Biggest gaps and opportunities: Empathy and value for money

The most significant gaps in customer experience, and therefore the greatest opportunities for improvement, lie in the Empathy and Value for Money pillars. These are precisely the areas where underperforming industries, such as Telecoms, Logistics and Fast Food fall short. Closing these gaps can unlock major gains in customer satisfaction and loyalty.

Traits of leading brands: Integrity, Resolution, and Personalisation

In stark contrast, leading brands consistently score high on Integrity, Resolution and Personalization. Their strength in these areas directly explains their ability to cultivate high levels of customer advocacy and maintain strong relationships with their customer base. These brands have successfully built trust, effectively manage issues and tailor experiences to meet individual needs.





Customer experience excellence in Switzerland is undergoing a profound transformation. For decades, Swiss brands have been admired for precision, reliability and trust – values deeply woven into the national identity. Today, expectations are shifting. It is no longer enough to optimize individual touchpoints; leading organizations are embracing Total Experience: the seamless integration of customer, employee and ecosystem interactions into one intelligent, adaptive whole that delivers predictable, reliable and human-centered experiences.

Swiss consumers demand more than efficiency – they expect experiences that are personalized, anticipatory and ethically grounded. Agentic AI is accelerating this shift. These systems are capable of independently sensing, reasoning and acting to orchestrate journeys in real time. The goal is not simply to serve the customer well in a single interaction, but to connect every person, process and digital channel into a coherent, trusted experience.

Total Experience is built on five principles:



01. Customer centricity

Designing around the customers' needs, values, and goals



02. Data-driven insights

Turning data into actionable intelligence for personalization and proactive engagement.



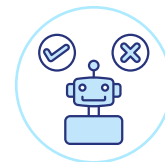
03. Seamless integration

Unifying channels, systems and partners to deliver frictionless, fulfilling and trusted experiences across physical and digital touchpoints.



04. Employee empowerment

Equipping teams with tools, insight and autonomy to resolve issues and create value.



05. Technology enablement

Making technology the invisible backbone of every great experience.



What drives the needle?

Our study reveals that Switzerland’s most successful brands excel by combining fundamental trust with seamless everyday utility. The top ranks of our Customer Experience Excellence (CEE) index are predominantly occupied by:

- Financial Services: Brands like Raiffeisen and PostFinance demonstrate strong performance.
- Grocery & Fast-Moving Consumer Goods (FMCG): Nespresso and Lindt, along with major retailers such as Coop, Lidl and Migros, consistently score high.
- Digital Enablers: Innovators like Twint and Galaxus lead the way in digital customer experiences.

Advocacy vs. loyalty: the key differentiator

Customer loyalty in Switzerland is generally strong, with uniformly high loyalty scores across many brands. However, the real separation between leaders and laggards occurs at the Net Promoter Score (NPS) level. Leading brands effectively convert customer satisfaction into active advocacy, whereas others accumulate “Passives” (satisfied but unenthusiastic customers) or “Detractors” (dissatisfied customers).

True excellence and advocacy comes from mastering a combination of:

- Frictionless journeys: making every interaction smooth and effortless.
- Reliable service recovery: resolving issues quickly and effectively.
- Transparent policies: communicating clear and honestly.
- Visible ESG proof: demonstrating genuine commitment to environmental, social and governance principles.

The biggest opportunity across all industries lies in converting the substantial 30-40% of passive customers into active promoters. This shift directly boosts NPS and strengthens long-term brand equity.

The role of ESG in differentiation

Environmental, Social and Governance (ESG) initiatives play a crucial role in brand differentiation, particularly once the basics of customer experience are mastered. Leaders, such as Swiss financial brands and premium FMCG companies, effectively pair strong ESG perception with high CEE and NPS scores. While ESG alone cannot compensate for a weak customer journey, it significantly enhances trust and can justify premium pricing when fundamental services are delivered flawlessly.





What's driving winners vs. laggards?

Understanding the core differences between top performers and lagging brands is crucial for strategic improvement:

Winners typically show:

- Frictionless core journeys: they design key interactions (e.g., onboarding, payments, checkout, claims) to be effortless and require minimal cognitive effort from the customer.
- Proactive service recovery: they take ownership of issues and address them before customers even need to chase, demonstrating a commitment to problem-solving.
- Humanized digital experiences: brands like Twint (NPS +59, 67% promoters, only 8% detractors) and Galaxus (NPS +29, strong loyalty of 8.45) exemplify this. Lacking physical legacy, their advantage lies in ease of use, transparency and simplicity in digital interactions. In contrast, Uber, while digital, shows an NPS of +2 with 60% passives; it's functional but not "humanized," leading to weak emotional connection and complaints about reliability and price fairness. When digital interactions feel intuitive and empathetic, they create promoters; when they are merely functional, they generate passives.
- Proof-based ESG: they integrate visible ESG efforts directly into the customer experience, allowing customers to see their impact at points like checkout, delivery, or claims (e.g., re-use options, local sourcing, carbon visibility).



Laggards typically suffer from:

- Issue resolution drag: customers often face multiple contacts and hand-offs when trying to resolve problems, leading to frustration.
- Price fairness opacity: complex fees and bundled services create a lack of transparency around pricing.
- Reliability gaps: inconsistent service, such as missed deliveries or network hiccups, erodes trust.
- Experience sameness: their offerings are functional but undifferentiated, providing nothing memorable or worth recommending. This leads to a high proportion of "Passives" (40-50%) – customers who continue to buy out of habit or convenience but do not advocate for the brand. For example, McDonald's has a loyalty score of 7.29 but an NPS of -6 (42% passives, 32% detractors), and Burger King shows a loyalty of 7.26 but an NPS of -14 (43% passives, 36% detractors).

Strategic opportunities

Based on these insights, several high-impact opportunities emerge for brands seeking to elevate their customer experience:

1. Convert passives to promoters: create small, impactful "signature moments" and implement fast, effective fixes to shift customer sentiment from passive satisfaction to active advocacy.
2. Treat service recovery as a Product: elevate service recovery from a back-office function to a designed product. Prioritize first-contact resolution and proactive gestures to address issues swiftly and effectively.
3. Simplify pricing and policies: increase transparency in pricing and policies by removing hidden complexities and making it easier for customers to understand what they are paying for.
4. Surface ESG visibly in journeys: integrate visible proof of ESG efforts directly into the customer journey. Allow customers to see their positive impact at key touchpoints like checkout, delivery or when making claims.
5. Embrace radical transparency in digital: provide real-time status updates for deliveries, network performance and service tickets. This level of transparency builds trust and reduces customer anxiety.





Channel satisfaction insights: optimizing customer touchpoints

Understanding customer satisfaction across different channels is vital for strategic investment and improvement:

Best-performing channels (customer satisfaction > 8.0):

- Mobile apps (8.22): consistently the strongest channel overall, offering a reliable and integrated experience.
- Social media (8.05): surprisingly strong when brands effectively engage with customers.
- Websites (7.83): a solid baseline for digital-first interactions.
- Post (7.93): this physical channel remains trusted, particularly in Switzerland.

Weaker channels:

- Phone (7.34): the lowest satisfaction, often linked to long waiting times and a perceived lack of empowerment for customer service representatives.
- Virtual assistants (7.57): still not mature enough to handle complex queries effectively.
- Face-to-face (7.75): mixed results; highly trusted for banking and retail, but often perceived as transactional in fast food settings.

Channel implications by industry:

- Finance: mobile apps and face-to-face interactions are key drivers of satisfaction, while phone interactions tend to pull scores down.
- Retail (grocery & non-grocery): digital-first channels (apps, websites) perform best, with social media offering valuable engagement opportunities.
- Travel: heavy reliance on websites and apps for self-service, but phone support remains a significant pain point during disruptions.
- Telecoms: weaknesses across both phone and digital channels, creating a “double penalty” for customer experience.
- Logistics: the “Post” channel benefits from Swiss Post’s heritage and trust, but digital touchpoints lag behind the user experience leaders in other industries.

Cross-cutting insights: overarching themes for CX improvement

Passives are the hidden issue: in many industries, approximately 40% of customers are “Passives” (especially in telecoms, fast food and logistics). Even small gains in converting these customers to “Promoters” could significantly boost NPS and overall brand health.

Empathy is the missing emotional driver: every underperforming sector (fast food, telecoms, logistics) consistently exhibits weak empathy scores. This highlights a critical need for brands to demonstrate greater understanding and care in their customer interactions.

Digital is no longer a differentiator: While apps and websites perform well across the board, digital channels alone are no longer a source of competitive advantage. The true competitive edge comes from humanized service recovery and fostering genuine emotional connections across all touchpoints.

Value is the achilles’ heel: even industries that perform strongly in overall CEE (such as Travel and FMCG) are often hampered by customer perceptions of price fairness. Addressing this “Value for Money” gap is crucial for sustained success.





Switzerland top 5 leaders

Our analysis of leading brands reveals a consistent formula for success: they master frictionless customer journeys, demonstrate visible commitment to Environmental, Social and Governance (ESG) principles and cultivate deep emotional connections with their customers. These top performers excel at the fundamentals of trust, reliability and ease, while also skillfully layering in personalization and emotional engagement. This comprehensive approach allows them to deliver the coherent, high-quality experiences that Swiss consumers value most.

2025 rank	Brand	Industry
1	Raiffeisen	Financial services
2	Nespresso	Non-grocery retail
3	Twint	Financial services
4	Swiss Airlines	Travel & hotels
5	Lindt	Non-grocery retail



Raiffeisen

CEE score: 8.18

Loyalty score: 8.44

Net promoter score (NPS): +46

In this inaugural year of the Customer Experience Excellence Index for Switzerland, Raiffeisen stands out as the leader. Their success is rooted in building loyalty through deep community ties, fostering personal relationships and providing transparent financial advice, thereby earning trust across generations.

- **Key strengths:** Raiffeisen achieves the highest overall CEE score by effectively combining trust in banking stability with strong customer loyalty. Their positive ESG perception further enhances their brand reputation, placing them above their peers.
- **Recipe for success:** their approach works due to the simplicity of their core banking services, a strong perception of local roots and a proactive digital evolution that has not compromised customer intimacy.
- **Future consideration:** to maintain their leading position, Raiffeisen must ensure their ESG momentum remains visible, as sustainability in finance is an increasingly important differentiator for consumers.



Key takeaways

Trust as a foundation for loyalty and advocacy

Raiffeisen effectively anchors customer trust, translating it into exceptionally high loyalty (8.44) and a strong Net Promoter Score (NPS) of +46. This demonstrates the power of community roots and transparent advice in building lasting customer relationships.



Nespresso

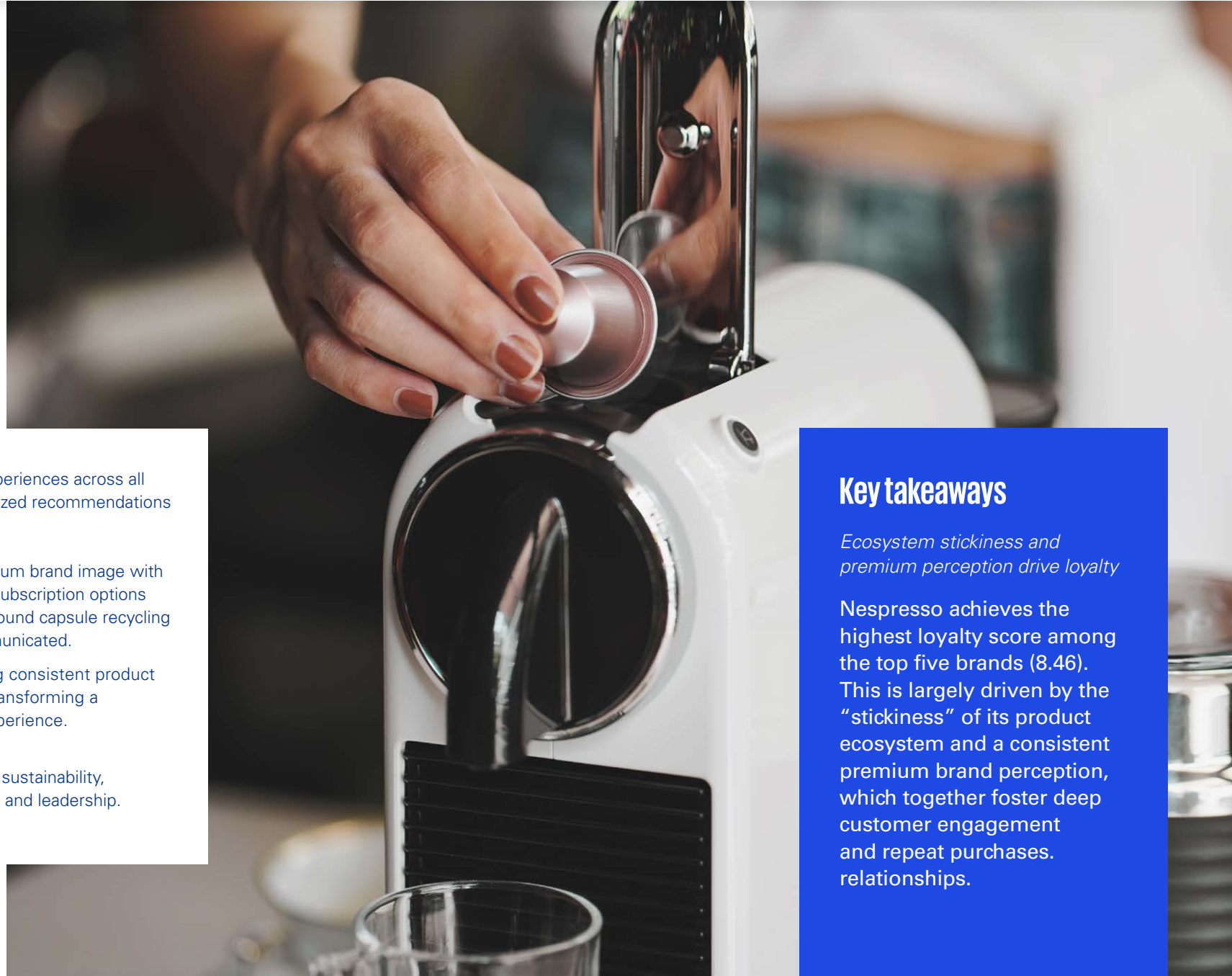
CEE score: 8.00

Loyalty score: 8.46

Net promoter score (NPS): +40

Nespresso consistently delivers premium, high-quality experiences across all channels, combining exceptional product quality, personalized recommendations and fast, reliable service.

- **Key strengths:** Nespresso successfully blends a premium brand image with a seamless loyalty loop, driven by its capsule system, subscription options and machine offerings. Its ESG narrative, particularly around capsule recycling and responsible sourcing, is clear and effectively communicated.
- **Recipe for success:** the brand's success lies in pairing consistent product quality with elevated retail and service touchpoints, transforming a transactional purchase into a more comprehensive experience.
- **Future consideration:** Nespresso needs to proactively address and defend against growing scrutiny regarding sustainability, particularly concerning capsule waste, to maintain trust and leadership.



Key takeaways

Ecosystem stickiness and premium perception drive loyalty

Nespresso achieves the highest loyalty score among the top five brands (8.46). This is largely driven by the “stickiness” of its product ecosystem and a consistent premium brand perception, which together foster deep customer engagement and repeat purchases. relationships.



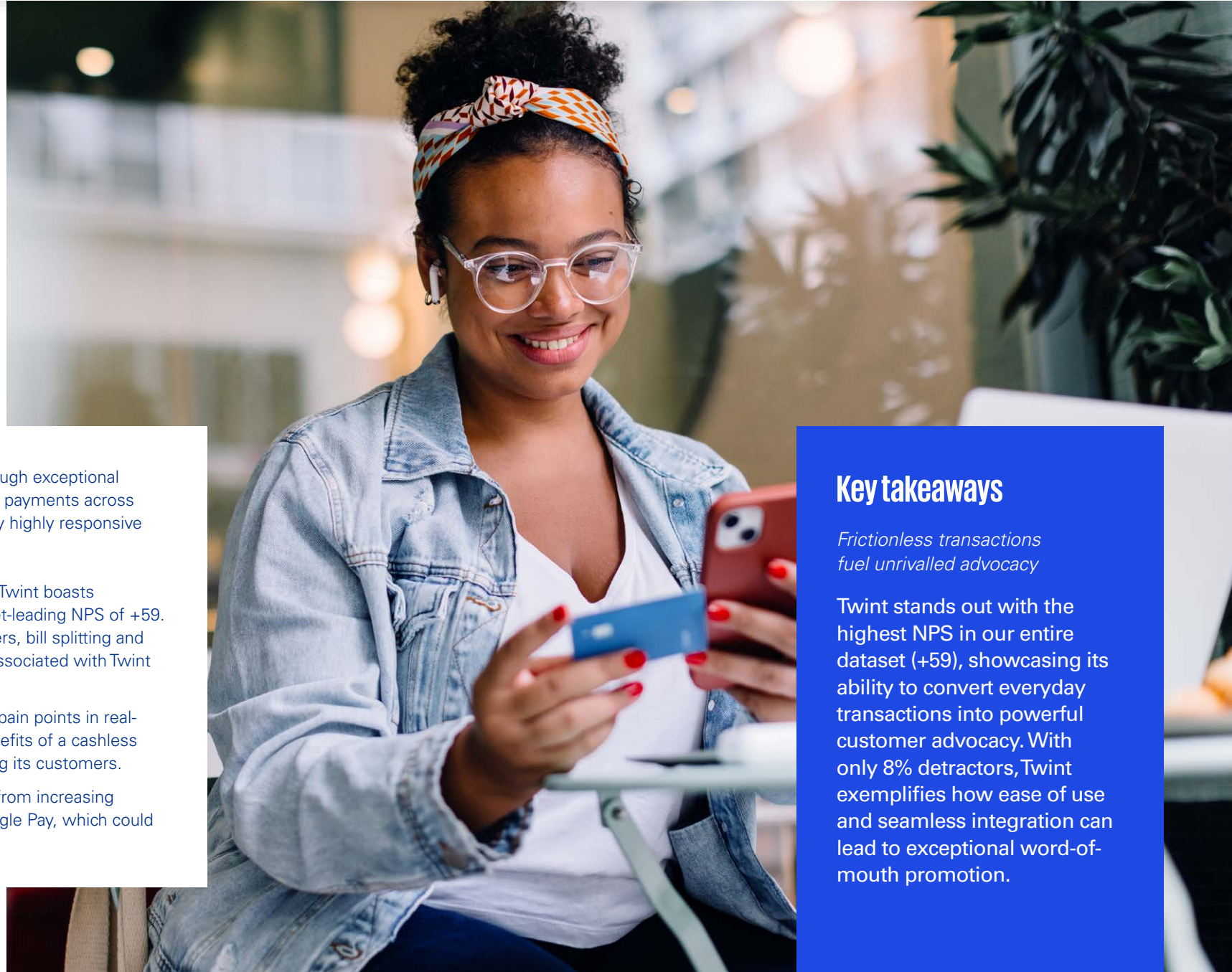
CEE score: 7.94

Loyalty score: 8.12

Net promoter score (NPS): +59
(the highest in our dataset)

Twint, Switzerland's homegrown digital wallet, excels through exceptional ease of use and seamless integration. It offers frictionless payments across retail, transport and peer-to-peer contexts, all supported by highly responsive customer service.

- **Key strengths:** as a digital-native payment application, Twint boasts extraordinary customer advocacy, reflected in its market-leading NPS of +59. It simplifies everyday tasks such as peer-to-peer transfers, bill splitting and in-store payments, making them effortless. The pride associated with Twint as a national brand further amplifies advocacy.
- **Recipe for success:** Twint effectively solves customer pain points in real-time. It integrates ESG principles by promoting the benefits of a cashless society and successfully builds habitual daily use among its customers.
- **Future consideration:** The brand faces potential risks from increasing competition from global players like Apple Pay and Google Pay, which could challenge its current differentiation.



Key takeaways

Frictionless transactions fuel unrivalled advocacy

Twint stands out with the highest NPS in our entire dataset (+59), showcasing its ability to convert everyday transactions into powerful customer advocacy. With only 8% detractors, Twint exemplifies how ease of use and seamless integration can lead to exceptional word-of-mouth promotion.



Swiss Airlines

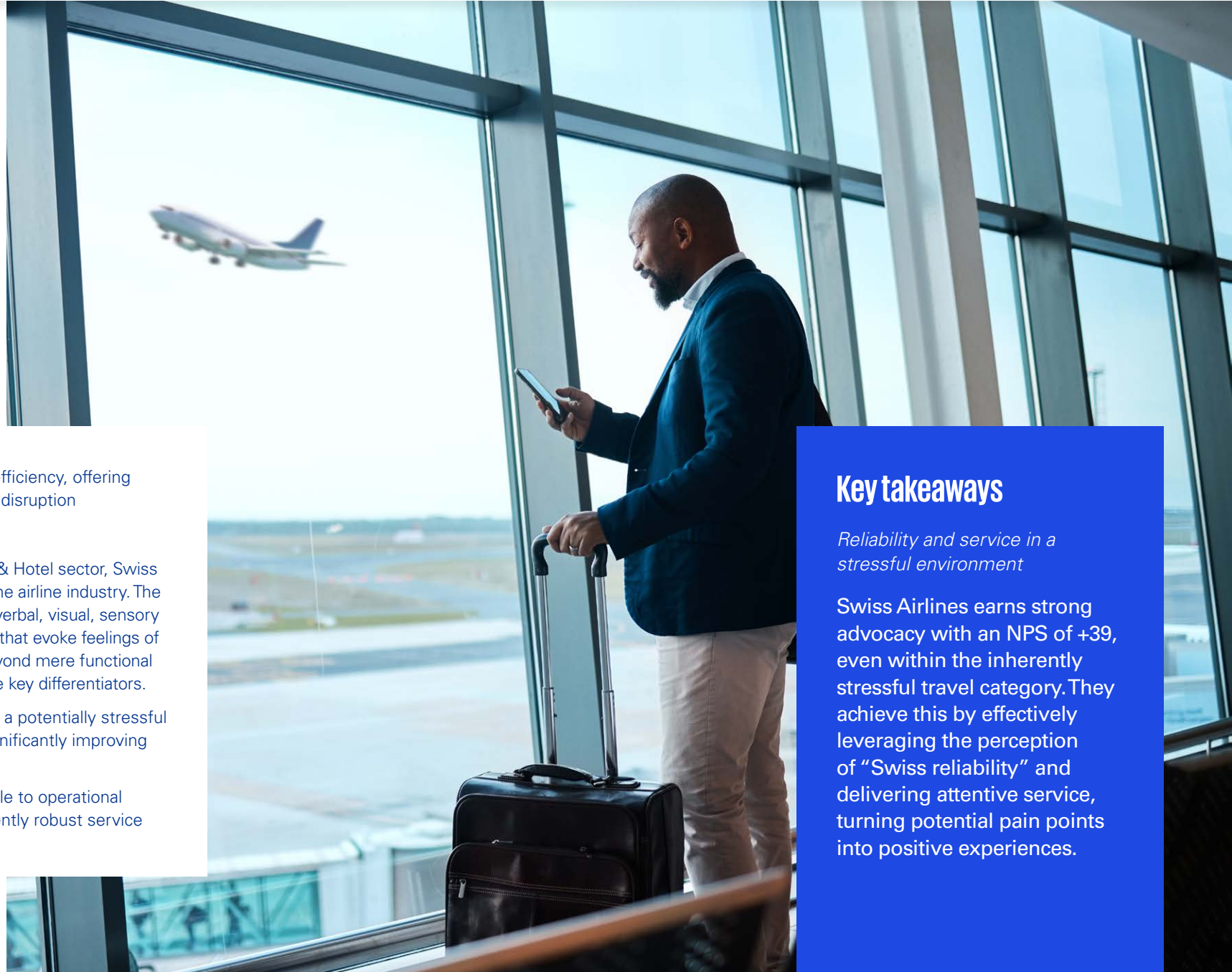
CEE score: 7.98

Loyalty score: 8.39

Net promoter score (NPS): +39

Swiss Airlines embodies national values of reliability and efficiency, offering attentive service, seamless digital touchpoints and robust disruption management that keeps customers well-informed.

- **Key strengths:** as the strongest brand within the Travel & Hotel sector, Swiss Airlines Ears trust despite the inherent complexities of the airline industry. The brand effectively leverages emotional cues – the subtle verbal, visual, sensory and behavioral signals throughout the customer journey that evoke feelings of care, pride or connection – to elevate the experience beyond mere functional delivery. This “Swissness” and strong service culture are key differentiators.
- **Recipe for success:** the airline successfully transforms a potentially stressful category into moments of “pride of national brand,” significantly improving customer recommendations.
- **Future consideration:** Swiss Airlines remains vulnerable to operational disruptions such as strikes or delays, making a consistently robust service recovery strategy essential.



Key takeaways

Reliability and service in a stressful environment

Swiss Airlines earns strong advocacy with an NPS of +39, even within the inherently stressful travel category. They achieve this by effectively leveraging the perception of “Swiss reliability” and delivering attentive service, turning potential pain points into positive experiences.



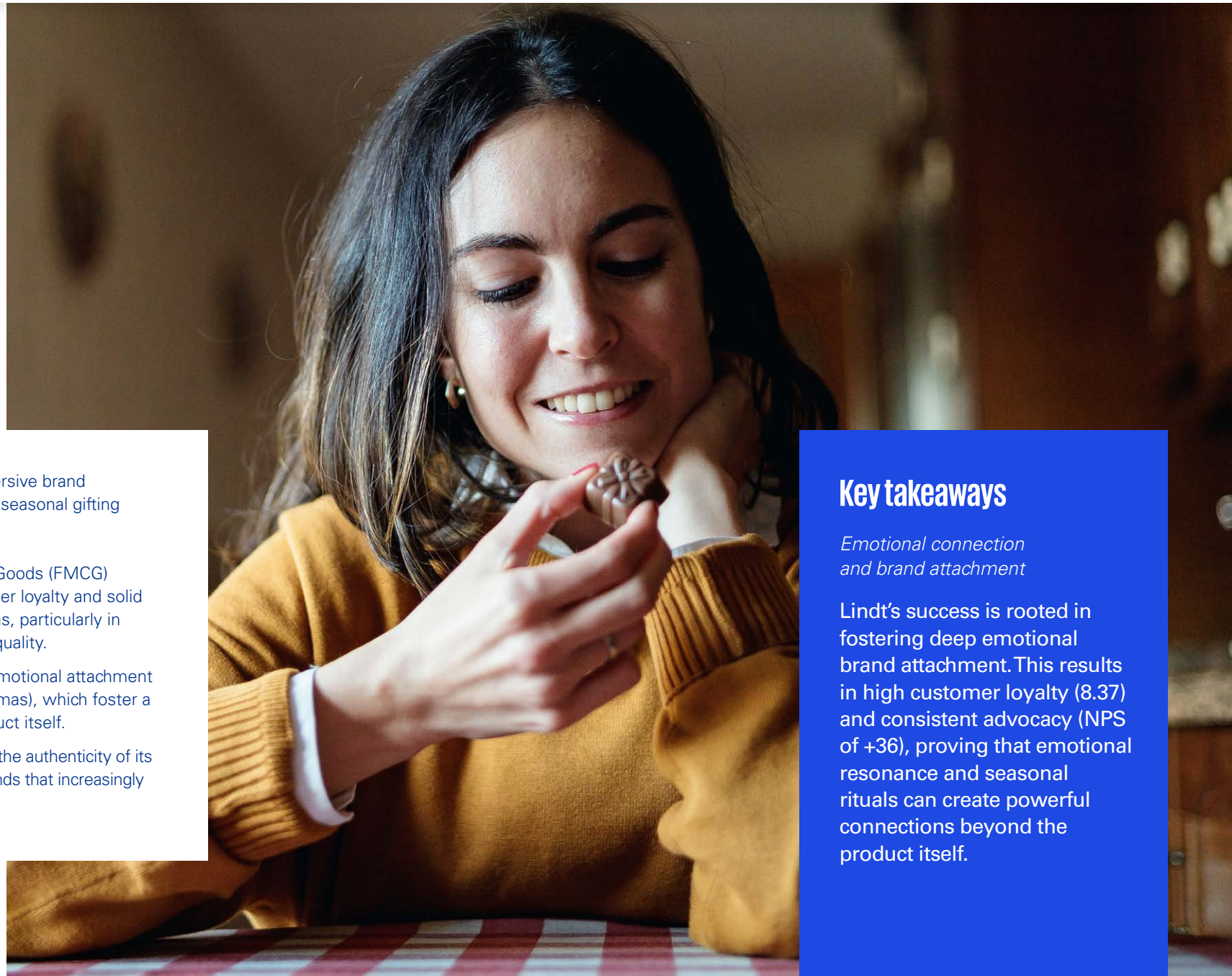
CEE Score: 7.94

Loyalty score: 8.37

Net promoter score (NPS): +36

Lindt masterfully combines product excellence with immersive brand experiences, ranging from beautifully presented stores to seasonal gifting moments that create deep emotional resonance.

- **Key strengths:** as a premium Fast-Moving Consumer Goods (FMCG) brand, Lindt enjoys strong brand affection, high customer loyalty and solid advocacy. Its ESG performance is above category norms, particularly in responsible sourcing and its positioning around Swiss quality.
- **Recipe for success:** the brand's success is driven by emotional attachment and the creation of seasonal rituals (e.g., Easter, Christmas), which foster a customer connection that extends far beyond the product itself.
- **Future consideration:** Lindt must continuously maintain the authenticity of its ESG efforts to effectively compete against challenger brands that increasingly emphasize "fair and local" sourcing.



Key takeaways

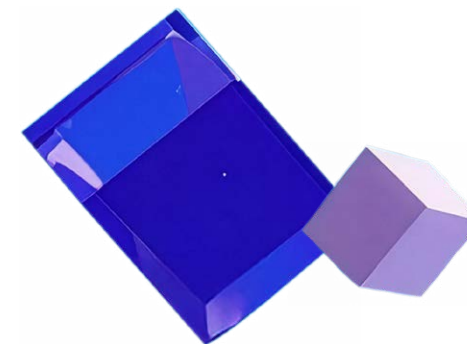
Emotional connection and brand attachment

Lindt's success is rooted in fostering deep emotional brand attachment. This results in high customer loyalty (8.37) and consistent advocacy (NPS of +36), proving that emotional resonance and seasonal rituals can create powerful connections beyond the product itself.



Tailoring strategies for sector-specific excellence

For industries that are currently underperforming, such as telecoms, logistics, and fast food, the immediate priority must be to solidify reliability and transparency before attempting to create “wow” experiences. Across all industries, the most significant opportunity lies in converting “Passives” into “Promoters” through effective issue recovery, clear policy communication and enhanced digital transparency.



Financial Services

- **Strength:** strong trust anchors, built on transparent fees, robust security and a local and community presence. These attributes foster confidence and stability, resulting in high CEE scores and strong loyalty.
- **Weakness:** NPS shows a clear divide; some banks inspire advocacy through personalized service and innovation, while others remain purely functional, failing to create emotional engagement.
- **Opportunity:** simplify pricing structures, make ESG initiatives visible and leverage digital tools to create more personalized advisory experiences.

1st Raiffeisen 2nd Twint
3rd Zurich Insurance Group

Grocery Retail

- **Strength:** daily relevance and essential nature drive consistent engagement and loyalty. Many brands excel in convenience and product availability.
- **Weakness:** advocacy levels vary; price fairness and poor handling of product substitutions in online orders are recurring pain points for customers.
- **Opportunity:** communicate value more clearly, invest in sustainable packaging and humanize both in-store and online experiences, especially during checkout and substitution processes.

1st Nespresso 2nd Lindt 3rd Coop

Non-Grocery Retail

- **Strength:** strong performance in time and effort, offering easy browsing, clear stock visibility and fast checkout.
- **Weakness:** empathy, expectations and advisory quality provided are lacking. The customer journeys often feel transactional rather than engaging. Value perception fluctuates, particularly for high-ticket items like electronics or home appliances.
- **Opportunity:** shift the experience toward advisory retail, strengthen omnichannel consistency and reinforce trust and value signals through transparent pricing and expert guidance.

1st Galaxus 2nd Apple Store 3rd Zalando



Travel & Hotels

- **Strength:** leading players leverage national pride, strong brand identity and reliable execution to deliver excellent experiences.
- **Weakness:** lower performers face recurring complaints about reliability and price fairness.
- **Opportunity:** implement proactive service recovery, provide real-time status updates and offer flexible rebooking and refund options to build resilience and trust.



Logistics

- **Strength:** some providers perform moderately well, helped by established trust and extensive reach. Established trust and extensive reach enable moderate performance for leading players.
- **Weakness:** other providers lag with some of the lowest CEE and NPS scores; reliability and effective service recovery remain critical challenges.
- **Opportunity:** offer precise delivery windows, simplify rebooking for missed deliveries and enhance real-time tracking visibility to improve customer confidence.



Telecoms

- **Strength:** some providers maintain mid-tier performance with acceptable reliability and coverage.
- **Weakness:** Other providers significantly lag behind, often posting negative NPS scores. This remains a “pain-point category” plagued by issues such as complex pricing, service outages and poor customer service.
- **Opportunity:** adopt radical price transparency, provide real-time outage communications and commit to a “never chase us” service promise.



Fast Food & Restaurants

- **Strength:** brand familiarity and convenience sustain customer loyalty in this sector.
- **Weakness:** advocacy is notably weak, with negative or near-zero NPS scores due to transactional and undifferentiated experiences.
- **Opportunity:** incorporate hospitality cues at handover, provide personalization in digital orders and visibly demonstrate ESG efforts, such as responsible sourcing and waste reduction to differentiate and build advocacy.





2025 customer experience index: brand list

Brand	Industry
Aldi	Grocery Retail
AMAG	Automotive
Apple Store	Non-Grocery Retail
Burger King	Restaurant & Fast Food
Coop	Grocery Retail
Decathlon	Non-Grocery Retail
Denner	Grocery Retail
DHL	Logistics
Dosenbach	Non-Grocery Retail
Galaxus	Non-Grocery Retail
Interdiscount	Non-Grocery Retail
Jumbo	Non-Grocery Retail
Swiss Post	Logistics
Lidl	Grocery Retail
Lindt	Grocery Retail
Manor	Non-Grocery Retail
McDonald's	Restaurant & Fast Food

Brand	Industry
Migros	Grocery Retail
Nespresso	Grocery Retail
Ochsner	Non-Grocery Retail
Post Finance	Financial Services
Raiffeisen	Financial Services
Salt Mobile	Telecoms
SBB CFF FFS	Travel & Hotels
Starbucks	Restaurant & Fast Food
Sunrise	Telecoms
Swiss Airlines	Travel & Hotels
Swisscom	Telecoms
Twint	Financial Services
Uber	Travel & Hotels
UBS	Financial Services
Zalando	Non-Grocery Retail
Zurich Airport	Travel & Hotels
Zurich Insurance Group	Financial Services



02.

Market perspective: a new era of customer experience





Why customer experience needs a rethink

Switzerland has long been synonymous with stability, precision and trust. It ranks sixth globally in GDP per capita based on Purchasing Power Parity (PPP)¹, thirteenth in the World Happiness Report² and boasts two of the world's most livable cities, Zurich and Geneva³. For decades, these fundamentals shaped a customer experience (CX) landscape built on reliability and quality.

But the rules are changing. Beneath the surface of economic strength and digital sophistication, Swiss consumers are rewriting what "excellence" means.

We explored three forces that are reshaping the market:

1. Cost of living
2. ESG expectations
3. AI concerns



Sources: 1) World Economic Outlook, October 2025. 2) 2024 WHR Dashboard. 3) The Economist Group - EIU Global Liveability Index 2025



The three forces driving change

Cost of living: the perception gap

While the rest of Europe has experienced an inflationary rollercoaster, the Swiss market has remained remarkably steady. Between 2018 and 2024, consumer prices in Switzerland rose by only ~7%, compared with ~26% in the EUR area. Inflation in Switzerland never exceeded 3%, even at the peak of the 2022 energy-price crisis, while the euro area reached 8.4% in the same period. [\(Source: Swiss Federal Statistical Office\)](#).

Despite Switzerland’s low inflation compared to other European markets, 81% of consumers say inflation has at least a moderate effect on their purchasing decisions.

This paradox reveals a deeper truth: perception outweighs reality.

Women and younger adults (25–44) are the most sensitive segments, demanding fairness and transparency.

Cost of living is the #1 lens through which customers evaluate value for money, which directly connects with the weakest CEE pillar (Value). If brands ignore this, they risk being perceived as opportunistic, even when their pricing is fair.

Pillar impact: Integrity and Expectations are under pressure. Customers want honesty and predictable value.

How have increases in the cost of living impacted your purchasing decisions?

Answer (impacted)	Overall	Gender		Age band				
		M	F	18–24	25–34	35–44	45–54	55+
Extremely	20%	19%	22%	14%	28%	23%	20%	15%
Significantly	31%	29%	31%	42%	32%	32%	30%	24%
Moderately	30%	29%	31%	29%	29%	25%	26%	39%
Slightly	13%	13%	11%	13%	7%	14%	11%	15%
Not	7%	9%	5%	1%	4%	5%	14%	7%



ESG: purpose with proof

Switzerland consistently ranks among the top countries worldwide for well-being and sustainability. With such prosperity and political stability, the Swiss consumer base has the privilege and the will to focus on ethics, sustainability and social responsibility.

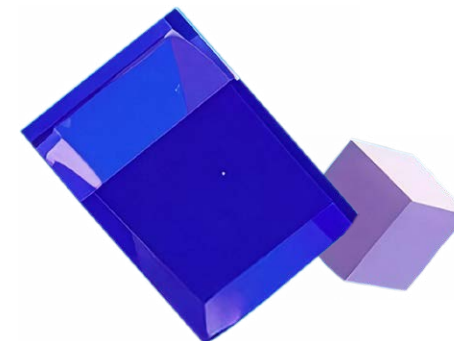
57% of Swiss customers are willing to pay more for ethical brands, with peak support among 25–44-year-olds, while 55+ are more sceptical. But willingness is conditional – ESG must feel credible,

visible and integrated into the experience. Greenwashing is dead and authenticity wins, which is why ESG as a marketing slogan will backfire.

Pillar Impact: ESG alone does not create excellence but when fundamentals (integrity, resolution, value) are strong, ESG becomes a differentiator, justifying higher pricing and driving advocacy.

How willing are you to pay more to a company that you see as being ethical or giving back to society?

Answer (willing)	Overall	Gender		Age band				
		M	F	18–24	25–34	35–44	45–54	55+
Extremely	14%	19%	10%	10%	20%	21%	14%	4%
Quite	43%	41%	44%	52%	46%	44%	40%	38%
Neither nor	29%	25%	32%	30%	23%	25%	29%	36%
Not very	8%	7%	9%	5%	6%	7%	12%	9%
Not at all	6%	8%	5%	3%	4%	3%	5%	13%



AI concerns: efficiency vs. empathy

Switzerland's relationship with technology is shaped by its national DNA: trust, privacy and craftsmanship. The population is technologically savvy but cautious, they expect innovation to be useful, safe and human.

Our study shows the top 3 AI anxieties among Swiss consumers are:

1. Data security (46%)
2. Job replacement fears (47%)
3. Loss of human connection (44%)

When breaking down by demographic: Women worry more about job replacement and losing human touchpoints, while men focus on data protection and the risk of incorrect AI outputs.

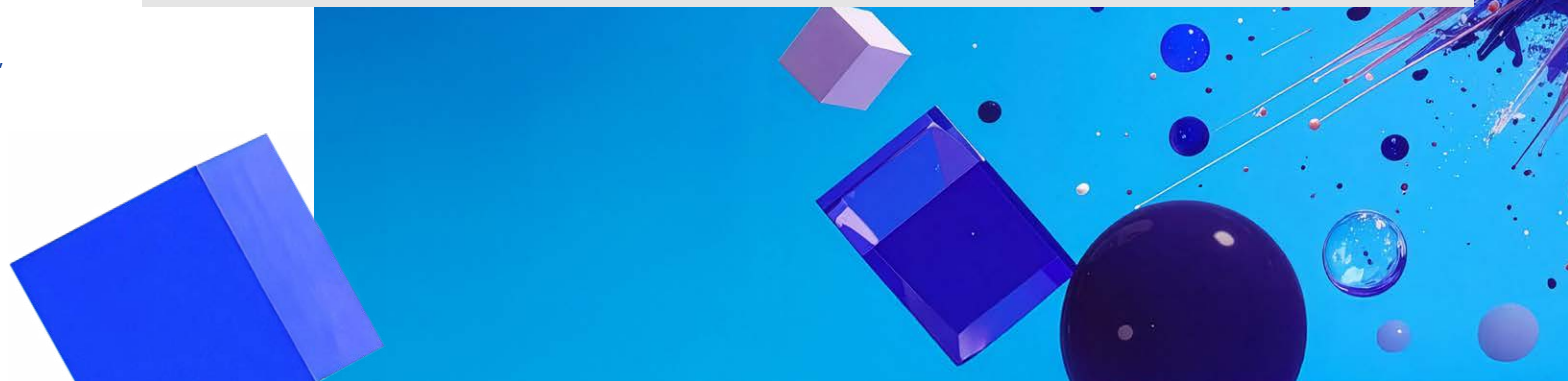
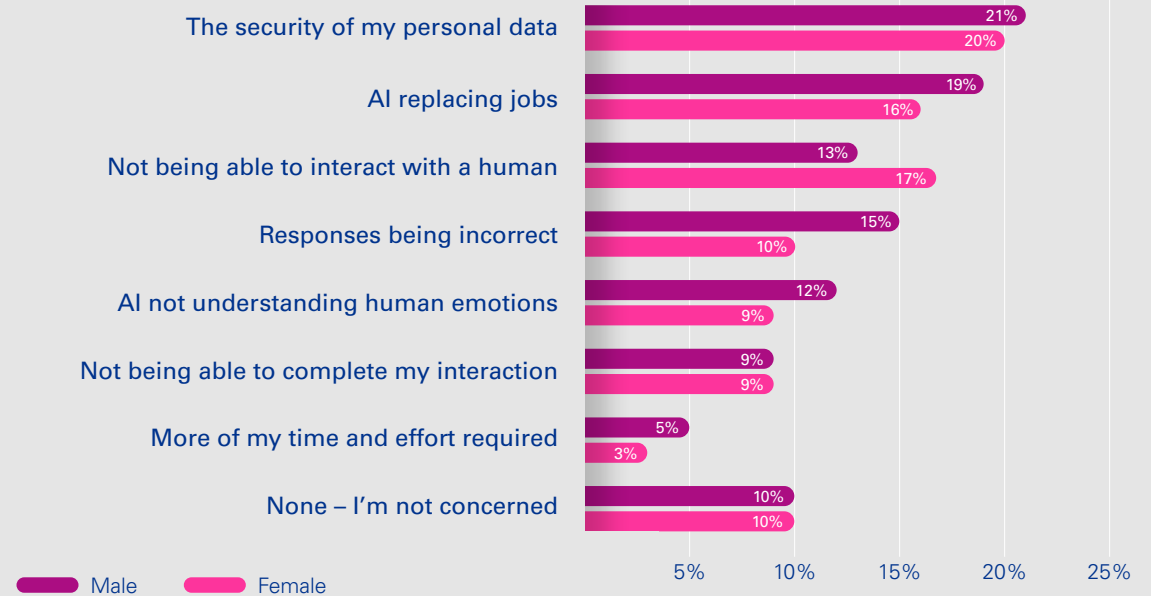
Younger consumers are more concerned with emotional and societal aspects (empathy, job replacement). Older consumers (45+) emphasize practical risks (security and reduced human support).

These differences illustrate a cultural constant: Swiss consumers value human oversight, precision and accountability in technology. They are open to AI, but only if it behaves like a trusted assistant, not a replacement for human judgment.

Brands that deploy AI without trust safeguards will erode confidence.

Pillar Impact: Empathy and Resolution matter most. AI must feel human, and customers need easy escalation to real people.

Top concerns regarding AI





The bottom line: from market shifts to Total Experience

Swiss customers are rewriting the rules of engagement. They want proof, not promises. They expect technology with a human face and demand purpose that feels personal. Brands that deliver on these expectations will not just win loyalty, they will set the benchmark for customer experience excellence.

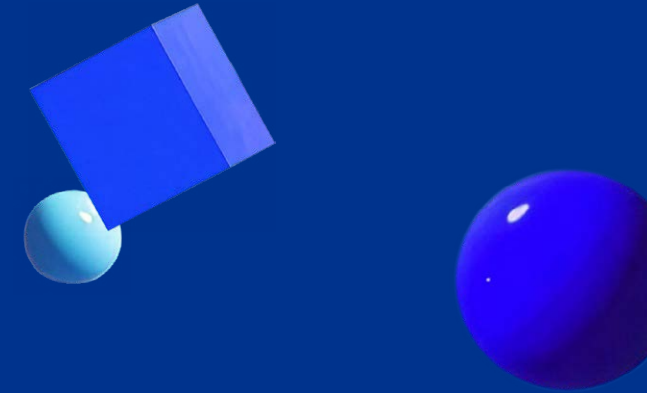
These dynamics signal a fundamental shift: incremental improvements are no longer enough. To thrive, organizations must rethink what it means to serve a customer. This begins with redefining the customer: from a buyer of products to an experience stakeholder who co-creates value, influences ecosystems, and expects transparency, personalization, and purpose.

In Switzerland, where trust, precision, and quality have long been the foundation, the following evolution is clear:

- From transactional to experiential: customers seek seamless journeys and emotional connection - not just a product or service
- From individual to ecosystem: they shape brands through feedback, advocacy, and social engagement
- From passive to active: they demand personalization, transparency and a voice in innovation
- From buyer to stakeholder: They are purpose-driven, invested in sustainability, privacy and societal progress

This shift amplifies the importance of the Six Pillars of Experience. Personalization, Empathy and Integrity are no longer “nice to have”; they are the currency of trust and loyalty.

So, how do organizations respond? By embracing Total Experience: an integrated approach that unites customer, employee and ecosystem touchpoints into one adaptive system. At the heart of this transformation lies Agentic AI, enabling a move from reactive service delivery to anticipatory orchestration, turning trust into a true competitive advantage.





03.

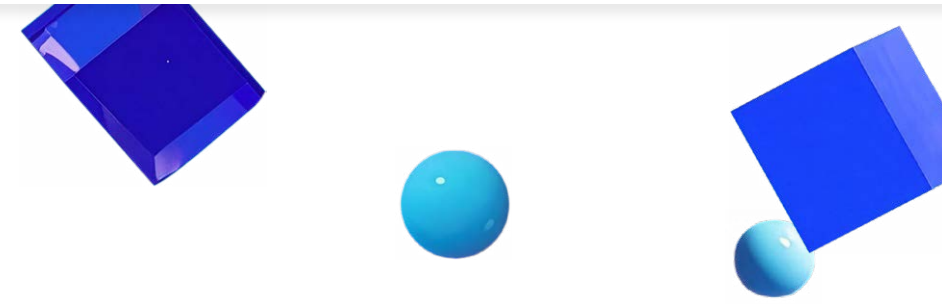
The Six Pillars of Total Experience



The KPMG Six Pillars of Experience remain the cornerstone of customer experience excellence. In a Total Experience environment, each pillar must operate seamlessly across customer, employee, data and technology touchpoints, with agentic AI enabling consistent delivery at speed and scale.

The table below outlines how each pillar can be assessed and intentionally designed to create a unified, intelligent and human-centered experience.

The Six Pillars of Experience	How to assess Total Experience	How to design for Total Experience	The Six Pillars of Experience	How to assess Total Experience	How to design for Total Experience
 <p>Personalization</p>	Is personalization accurate, relevant, and context-aware in every interaction, regardless of channel or whether it's delivered by a human or AI?	Maintain a single, real-time customer profile accessible to all touchpoints within the ecosystem, use AI-driven orchestration to adapt journeys dynamically, and ensure personalization considers both historical data and in-the-moment context.	 <p>Time and Effort</p>	Do customers experience frictionless, efficient journeys where effort is minimized across digital, physical, and assisted channels?	Integrate systems and workflows to remove duplication, use agentic AI to automate routine tasks, and design single sign-on and one-and-done service models that reduce customer effort.
 <p>Integrity</p>	Are trust, fairness, and transparency consistently demonstrated across all customer and employee touchpoints, regardless of channel or context?	Embed a unified ethical framework for human and AI interactions, ensure transparency in decision-making, and provide visible audit trails for data use and service outcomes. Maintain a human in the loop on all AI and agentic AI applications.	 <p>Resolution</p>	How quickly and effectively can issues be detected and resolved across integrated customer journeys, without hand-offs or repetition?	Implement real-time monitoring and alerting, empower employees and AI agents to resolve issues at the first point of contact, and create shared resolution playbooks that span front, middle, and back office.
 <p>Expectations</p>	Are customer expectations accurately understood, set, and met consistently across every channel, employee, and AI interaction?	Establish a unified experience promise, leverage AI to set proactive expectations (e.g. status updates, delivery times), and align service-level agreements across all customer-facing functions.	 <p>Empathy</p>	Do customers feel genuinely understood, supported, and valued in every interaction, whether with a person, a chatbot, or an automated process?	Train employees and AI systems to recognize emotional signals, adjust tone and language accordingly, and prioritize empathy during high-stakes or emotionally charged moments.





04.

Agentic AI, the engine to Total Experience





Agentic AI and Total Experience: orchestrating intelligent service ecosystems

At the heart of Total Experience is the ability to connect customers, employees, partners, systems, and data into one intelligent, adaptive service environment. This is where agentic AI plays a transformative role. Unlike traditional AI, which is limited to predefined tasks, agentic AI systems can independently sense, reason and act, dynamically assembling the right capabilities to deliver the right outcome at the right moment.

In a Total Experience context, agentic AI acts as both orchestrator and participant.

- As an orchestrator, it coordinates across functional teams, channels and journeys, ensuring consistency and personalization without the customer feeling the complexity behind the scenes.
- As a participant, it directly interacts with customers, employees or partners answering questions, recommending actions or completing transactions, while drawing on shared data and organizational knowledge.

This dual role allows agentic AI to strengthen all five pillars of Total Experience:

- Customer centricity: dynamically adapting services to individual needs and preferences.
- Data-driven insights: processing real-time signals to anticipate needs.
- Seamless integration: bridging siloed systems, connecting cross-functional processes, and ensuring continuity across journeys.
- Employee empowerment: providing frontline teams with timely insights, assistance and recommended actions.
- Technology enablement: acting as the connective tissue between every touchpoint and process.





The goal is an operating environment where experiences are personal, anticipatory, and effortless, and where the human and digital elements of service work in harmony to improve experience while maintaining integrity and empathy.

Value streams: the backbone of Total Experience

Delivering Total Experience requires more than aligning channels or upgrading technology; it requires organizing the enterprise around value streams. A value stream represents the complete flow of activities needed to deliver a specific outcome for a customer or stakeholder, from initial need to final fulfilment. Unlike functional silos, which optimize for departmental efficiency, value streams are designed end-to-end, cutting across business units, or organizational boundaries in the case of ecosystems, to keep the focus on the customer journey and desired outcome. In a Total Experience context, value streams ensure that every interaction, whether with a human, an AI agent or a partner organization, contributes to a coherent, frictionless and personalized experience. They provide a structured way to embed customer centricity, data-driven insights, seamless integration, employee empowerment and technology enablement into the delivery DNA.

Portfolios of value streams: Scaling Experience Excellence

Most organizations serve multiple customer segments, product lines or service journeys, requiring a portfolio of value streams. This

portfolio acts as the strategic blueprint for how experiences are created, improved and scaled. Each value stream has its own objectives, metrics and enabling capabilities, but together they form an interconnected system that supports the brand promise across all touchpoints.

For agentic AI, this portfolio-based approach is critical. Agentic systems need clear boundaries, goals and data flows to operate effectively. By mapping and governing value streams, organizations can define where agentic AI can sense, reason and act to add value, whether it's resolving an issue instantly, anticipating a need or coordinating between multiple systems and partners. A well-managed portfolio also allows agentic AI to operate across value streams when customers' needs span more than one journey, ensuring continuity and context.

The CX power shift: From companies to consumers (and their agents)

Agentic AI is changing more than how organizations deliver experiences; it's reshaping who (or what) they are selling and potentially delivering them to. The balance of power is shifting decisively towards consumers, not just as informed decision-makers, but as AI-augmented entities. With the rise of personal AI agents, consumers are increasingly outsourcing decision-making, preference filtering and even transactional interactions to intelligent systems acting on their behalf.

These consumer-facing autonomous agents are already emerging in personal finance (e.g. Cleo, Digit), travel (e.g. Hopper's AI concierge) and

shopping (e.g. Klarna's AI product assistant). Tech leaders such as Google and OpenAI are investing heavily in personal agent technologies that could evolve into life operating systems, filtering offers, negotiating with vendors, planning itineraries and enforcing consumer preferences on privacy, price and values.

Much like the consumerization of business-to-business customer expectations, we expect autonomous agents to be rapidly adopted within purchasing and procurement functions. Regardless of the go-to-market model – B2C, B2B2C or B2B – organizations will need to transform to support a new era of interactions that seamlessly blend human-to-human, human-to-machine and machine-to-machine engagement.

The rise of AI-enabled customers

These agents are not just digital assistants; they are experience gatekeepers. They learn their user's behaviors, goals and emotional context, enabling them to anticipate needs and make independent decisions. In doing so, they shape what information the consumer sees, and which brands they interact with, shifting the dynamics from company-driven marketing to algorithm-driven relevance.

This evolution heralds a fundamental paradigm shift away from influencing human psychology and towards satisfying algorithmic logic. For over a century, retail success has been built on understanding and shaping human desires through branding, merchandising, and creating opportunities for impulse buys. In an agent-to-





agent (A2A) world, a brand's value will be defined less by its emotional resonance and more by its data integrity, its operational transparency and the perceived fairness of its systems. This fundamentally redefines the competitive landscape. Organizations must now compete for the attention of both the human and their AI agent, optimizing not just for emotional appeal, but for machine interpretability, ethical alignment and real-time relevance.

In short, the competition is no longer only between brands; it's between brands vying for a place in the decision-making logic of the customer's personal AI. Those that design for Total Experience will be best positioned to win both hearts and algorithms.

Beyond organizational boundaries: Total Experience in the age of intelligent ecosystems

While Total Experience focuses on uniting customers, employees, technology and data within the enterprise, the next horizon is extending this integration across wider ecosystems. In many sectors, the customer journey already spans multiple brands, platforms and service providers, from healthcare networks and financial partnerships to mobility services and travel providers. Customers experience these as one continuous journey, and they expect the same consistency, personalization and trust throughout, regardless of who delivers each step.

In this context, the principles of Total Experience remain vital, but they must now be designed for interoperability:

- Seamless integration requires aligning technical standards, APIs and workflows across the ecosystem.
- Employee empowerment means equipping teams from different organizations with the tools and visibility to act as one.
- Technology enablement calls for composable architectures that plug into partner systems without friction.
- Customer centricity extends to mapping journeys that span multiple organizations.
- Data-driven insights depend on secure, consent-driven data sharing across partners.

The winners in this model will be those who act as experience orchestrators, shaping and governing the end-to-end journey, whether they deliver every touchpoint themselves or not. Agentic AI enables this orchestration at scale, but it also raises strategic questions: who owns the customer relationship? Who sets the standards for data use, service quality and ethical alignment?

For customers, the boundaries between brands will continue to blur. For organizations, the challenge, and opportunity, is to design Total Experience strategies that work not just within their own walls, but across a web of interconnected players. In this way, agentic AI becomes not just a driver of efficiency, but the connective tissue of truly borderless experiences.





Agentic AI is poised to accelerate this shift beyond organizational boundaries. By independently sensing, reasoning and acting across connected networks, agentic systems can:

- Coordinate services between partners in real time, ensuring customers experience one coherent journey rather than a patchwork of separate interactions.
- Leverage shared data responsibly to maintain context and personalization as customers move between entities.
- Trigger proactive actions, such as adjusting itineraries, streamlining approvals or initiating service recovery, without waiting for manual intervention.

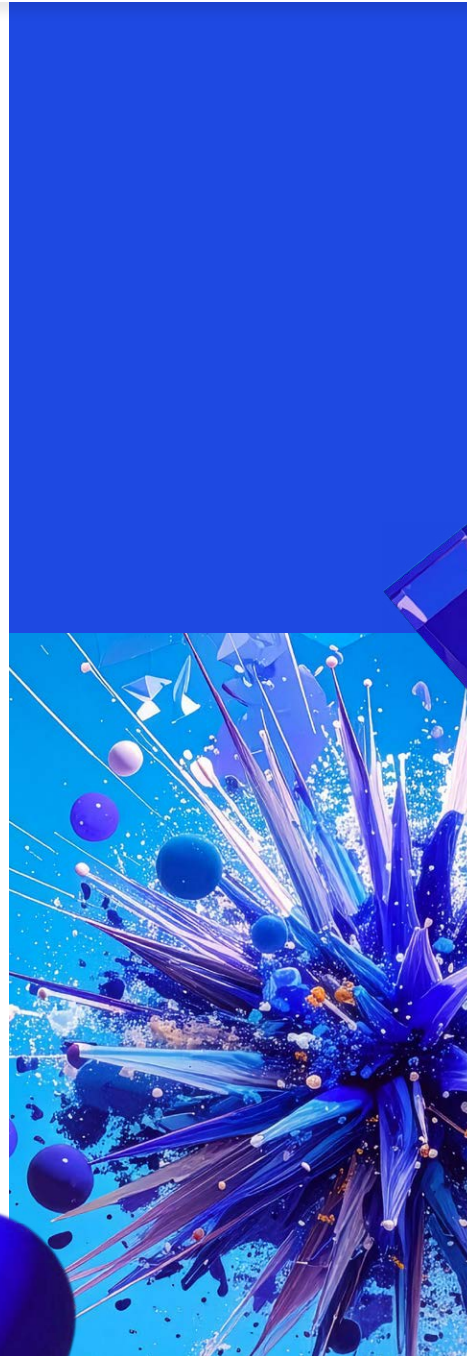
Sector	Ecosystem type	Example use cases
Airlines	Intelligent travel ecosystems	AI-driven flight scheduling, predictive maintenance, dynamic pricing and route optimization, and personalized, end-to-end passenger service orchestration.
Banking	Embedded finance ecosystems	AI investment platforms, financial wellness agents, risk management dashboards, and seamless integration of payments and lending services.
Energy	Smart energy and decarbonization	Demand response optimization, grid AI for predictive maintenance, energy consumption forecasting, and real-time integration of renewable sources.
Healthcare	Connected patient ecosystems	AI-powered care coordination, remote monitoring, digital therapeutics, and personalized treatment recommendations, all integrated through shared health data platforms.
Hospitality	Immersive hospitality ecosystems	AI-driven personalized guest services, dynamic pricing models, smart facility management, and seamless integration of booking, service, and loyalty programs.

Sector	Ecosystem type	Example use cases
Insurance	Intelligent protection ecosystems	Embedded insurance solutions, AI-led claims processing, fraud detection, risk assessment tools, and personalized policy management across channels.
Logistics	Connected supply chain ecosystems	Autonomous route planning, real-time fleet coordination, smart warehousing, predictive inventory management, and integrated logistics visibility.
Public sector	Integrated citizen service ecosystems	AI-enabled digital governance, smart city applications, unified public service platforms, and anticipatory resource allocation that streamline citizen engagement.
Retail	Intelligent commerce ecosystems	Autonomous logistics, real-time supply orchestration, personalized shopping experiences, and dynamic in-store and online engagement powered by AI.



05.

Key takeaways for Total Experience





Total Experience as an organizational mindset

In short, the world's CX leaders indicated in our [Global Study](#) demonstrate that Total Experience is not a project or a short-lived initiative, but an organizational mindset. It acts as the connective tissue linking strategy, culture and execution: the thread that runs from product design to frontline service, from data governance to employee empowerment.

Their success lies as much in consistency as in creativity.

- Anchor every decision in a deep understanding of customer needs and context.
- Use data as a foundation, not a by-product, to enable anticipatory, personalized service.
- Break down silos to deliver seamless integration across channels, brands and even industries.
- Empower employees to act as experience-makers, ensuring human empathy complements digital scale.
- Invest in technology that remains invisible to customers but makes journeys effortless.

The result is a distinctive, coherent brand experience that is resilient to market changes and difficult for competitors to replicate. Total Experience delivers relevance at scale, trust in every interaction and a sense of belonging that binds customers, employees and partners together.





06.

How KPMG can help





Turning experience into value

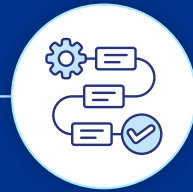
KPMG helps organizations design and implement Total Experience (TX), a unified approach that connects customers, employees, partners and digital experiences to drive loyalty, growth and sustainable value. Our methodology combines The Six Pillars of Experience Excellence – Personalization, Integrity, Expectations, Time and Effort, Resolution and Empathy – with advanced AI and data capabilities to deliver experiences that are consistent, human and intelligent across every channel and interaction.

KPMG supports clients across every stage of the Total Experience journey:



Define the TX vision and strategy

Align leadership around a shared ambition that connects customer, employee and ecosystem experiences to measurable business outcomes.



Map value streams

Identify the moments that matter most across journeys and design value streams that link human, digital and agentic AI capabilities.



Reimagine operating models

Shift from siloed functions to experience-led operating models that embed accountability for experience outcomes.



Empower employees through experience design

Create connected workplaces and intelligent tools that enhance employee experience and productivity.



Deploy trusted AI and analytics

Apply frameworks to ensure ethical, explainable and data-driven decision-making at scale.



Measure Total Experience value

Build TX dashboards that integrate CX, EX and operational data to track the impact on satisfaction, loyalty, productivity and profitability.



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