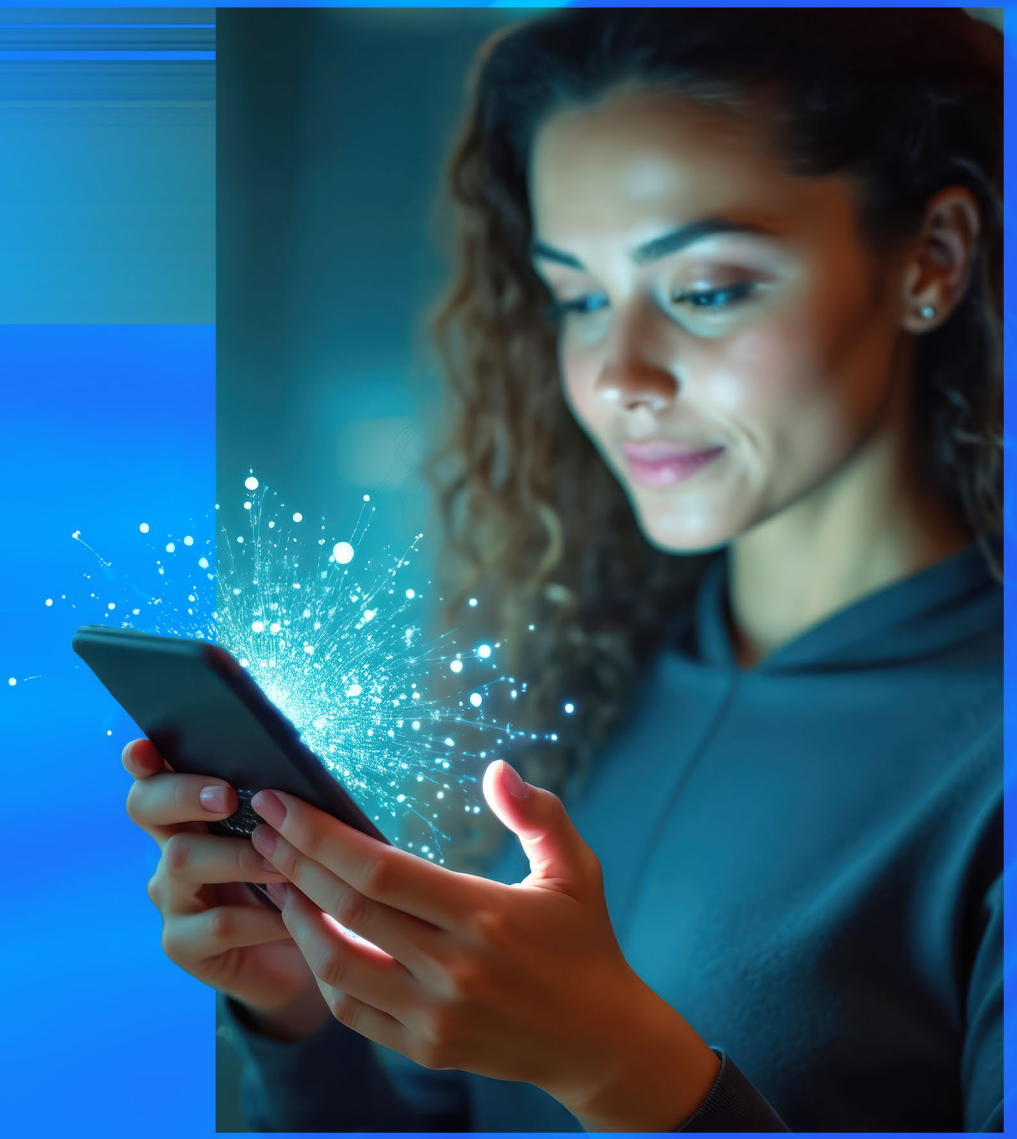
KPMG

Total Experience:

Redefining excellence in the age of agentic AI

Global Customer Experience Excellence 2025–2026



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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 experiences to 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 pace and will soon operate across business processes with unprecedented autonomy.

These agents are no longer bound by rigid, task-specific rules. They can dynamically assemble and orchestrate microservices, drawing on reusable libraries to adapt to rapidly changing demands. Combined with composable architectures, unified data, and modern AI platforms, this unleashes a fundamental shift in how organizations serve customers and how they connect employees, processes, and technologies into a single, adaptive experience layer.

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

In this year's Global Customer Experience Excellence report, we explore how leading organizations are already delivering against these principles. Whether in retail, banking, healthcare, or travel, the leaders in our index are not simply meeting customer expectations, they are anticipating needs, removing friction before it arises, and empowering every person and process in their value chain to deliver with speed, consistency, and empathy.

Customer expectations are evolving just as quickly as the technology that enables them. People increasingly expect experiences that are personalized, intuitive, anticipatory, and they expect them every time, everywhere, from every interaction. They care less about whether those outcomes are delivered by AI, a human, or a blend of both, and more about whether they are coherent, seamless, and trustworthy.

To compete in this rapidly emerging landscape, organizations must think beyond isolated transactions, functional silos, and organizational boundaries.

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.

Walt Becker
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Overview

Customer experience excellence is undergoing a profound transformation. No longer focused solely on optimizing individual touchpoints, leading organizations are now building Total Experience, the seamless integration of structured and unstructured customer data, cross-functional processes, ecosystem interactions, and underlying technology platforms into one intelligent, adaptive whole that delivers predictable, reliable, and measurable experiences.

Agentic AI is accelerating this shift. These systems, capable of independently sensing, reasoning, and acting, are moving organizations beyond reactive service delivery and into a world where experiences are anticipated, personalized, and orchestrated in real time. The goal is no longer just to serve the customer well in a single interaction, but to connect every person, process, and digital interaction around a consistent, coherent, and human-centered experience.

Total Experience is built on five principles:

1. **Customer centricity**
   Designing around the customer's needs, values, and goals.
2. **Data-driven insights**
   Turning data into actionable intelligence for personalization and proactive engagement.
3. **Seamless integration**
   Unifying data, systems, channels, and journeys to deliver frictionless, fulfilling, and trusted experiences.
4. **Employee empowerment**
   Equipping teams with the tools, insight, and autonomy to resolve issues and create value.
5. **Technology enablement**
   Making technology the invisible backbone of every great experience.

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Themes shaping this year's report

This year's report reveals how leading organizations are delivering on the Total Experience promise, creating experiences that are personal, intuitive, anticipatory, effortless, and trusted.

It is organized into three sections:

The rise of Total Experience in the age of Agentic AI

Global Customer Experience (CX) leaders: Who's setting the new standard?

Country-by-country insights

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01 Highlights from the research

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Customer Experience Excellence 2025–2026

Customers in each country rate their experiences across each of The Six Pillars of Experience; this forms a compound metric called the Customer Experience Excellence (CEE) score for each organization. These are then ranked based on their CEE score to form a league table or index. We look at the companies that lead the index in each country and we also examine the highest risers (organizations that have made a significant improvement in their index position) and from both we surface leading practices and the key learning points.

KPMG research reveals that AI has moved firmly to center stage: with more than half (55%) of CEOs ranking it as their top investment priority. Leaders see AI as a powerful growth engine and are balancing bold ambition with responsible adoption to ensure they reap AI's full potential. Consequently, AI features strongly in each countries approach to customer experience (CX).

This year's study is based on

80,594 interviews

evaluating

2,684 brands

across

16 countries and regions.

Customers report an improvement of 1–2 percent in overall customer experience across all markets and sectors.

Market	CEE metric % change
United Kingdom (UK)	**+1.7%**
Australia	**+1.6%**
France	**+1.6%**
Austria	**+1.5%**
Czech Republic	**+1.5%**
Slovakia	**+1.4%**
Philippines	**+1.1%**
Germany	**+1.0%**
Japan	**+1.0%**
Mexico	**+0.9%**
Netherlands	**+0.8%**
Singapore	**+0.7%**
Italy	**+0.2%**
United States (US)	**+0.1%**
Türkiye	**-2.4%**
Switzerland	**N/A**

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This year the number-one brands in each country are as follows:

Market	Brand	Industry	2024 Rank	CEE 2024–25 % change
UK	Richer Sounds	Non-grocery retail	13	+6.0%
Mexico	Fiesta Americana	Travel and hotels	31	+5.1%
France	Puy du Fou	Travel and hotels	6	+4.0%
Netherlands	Keurslager	Grocery retail	9	+3.2%
Australia	Specsavers	Non-grocery retail	2	+3.1%
Austria	ÖAMTC	Travel and hotels	3	+2.4%
Japan	Tokyo Disney Resort	Entertainment and leisure	1	+2.4%
Singapore	Apple Pay	Financial services	2	+1.8%
Germany	Fielmann	Non-grocery retail	1	+0.2%
Czech Republic	Air Bank	Financial services	1	-0.3%
US	H-E-B	Grocery retail	2	-0.5%
Philippines	Jollibee	Restaurant and fast food	1	-1.1%
Slovakia	Martinus	Non-grocery retail	1	-1.1%
Italy	Leading online retailer	Non-grocery retail	1	-1.3%
Türkiye	Apple Store	Non-grocery retail	3	-1.8%
Switzerland	Raiffeisen	Financial services	*New*	*New*

Key takeaways from this year's results:

- **6 out of 16** brands retained their place at number 1 since last year.
- **50 percent** of the number 1 brands belong to the retail sector.
- **60 percent** of the number one brands increased their year-on-year CEE scores (by an average of 3.1 percent), demonstrating that excellence, once attainted, fosters continuous improvement.
- **Fiesta Americana (Mexico):** The most dramatic improvement in the hall of fame, leaping 30 spots to number 1. This was driven by exceptional scores in Integrity, Personalization, and Resolution. Their success story for 2025 is a masterclass in making customers feel uniquely valued and cared for, especially when issues arrive. The brand effectively transformed its customer experience from good to truly memorable.
- **Richer Sounds (UK):** Leaping 12 spots, this electronics retailer demonstrated a strong focus on balancing efficiency with customer needs. They saw significant improvement by delivering high scores in Time and Effort and Personalization, while also exceeding in Value. This indicates they've successfully combined a seamless, low-effort experience with a personalized touch that makes customers feel they are getting great value.
- **Keurslager (Netherlands):** Jumping 8 spots, this butcher shop highlights the importance of traditional values in retail. Their strength lies in providing a highly personalized experience. In an industry that's often focused on speed, their success shows customers still highly value individual attention and personal connection.

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The Six Pillars of Experience

From 16 years of continuous research, The Six Pillars have been shown to be the essential building blocks of excellent experiences. In this new era, KPMG's Six Pillars of Experience; Personalization, Empathy, Expectations, Resolution, Time and Effort, and Integrity remain as relevant as ever.

But their application is evolving. Personalization requires a unified view of the customer that spans front, middle, and back office, Integrity now depends on consistent treatment across every channel and partner, and predictable and trusted agentic AI. Resolution must be immediate, informed by real-time data. Over the next few years, we will monitor the importance of integrity and empathy closely as we expect increase of agentic AI interactions to have an impact on these drivers of Customer Experience Excellence.

Top drivers of Net Promoter Score (NPS) this year:
Integrity followed by Personalization.

Top drivers of Loyalty:
Personalization followed by Integrity.

Overall:
Personalization and Integrity
remain the strongest drivers of commercial outcomes.

Pillar	Drivers of Net promoter score (NPS)	NPS % change vs. 2024	Drivers of Loyalty	Loyalty % change vs. 2024
Personalization	18.7%	0.1%	20.3%	-0.3%
Integrity	19.0%	0.0%	18.2%	-0.3%
Expectations	16.9%	0.4%	16.3%	0.3%
Time and Effort	15.2%	-0.3%	16.9%	0.1%
Resolution	15.2%	-0.2%	14.7%	0.0%
Empathy	15.0%	0.0%	13.6%	0.2%

Global variance:

- **Integrity** decreased as a driver in some markets (notably Czech Republic -1.4 percent; Slovakia -1.3 percent).
- **Expectations** increased as a driver in some markets (for example, +1.2 percent Philippines, +0.9 percent Slovakia).

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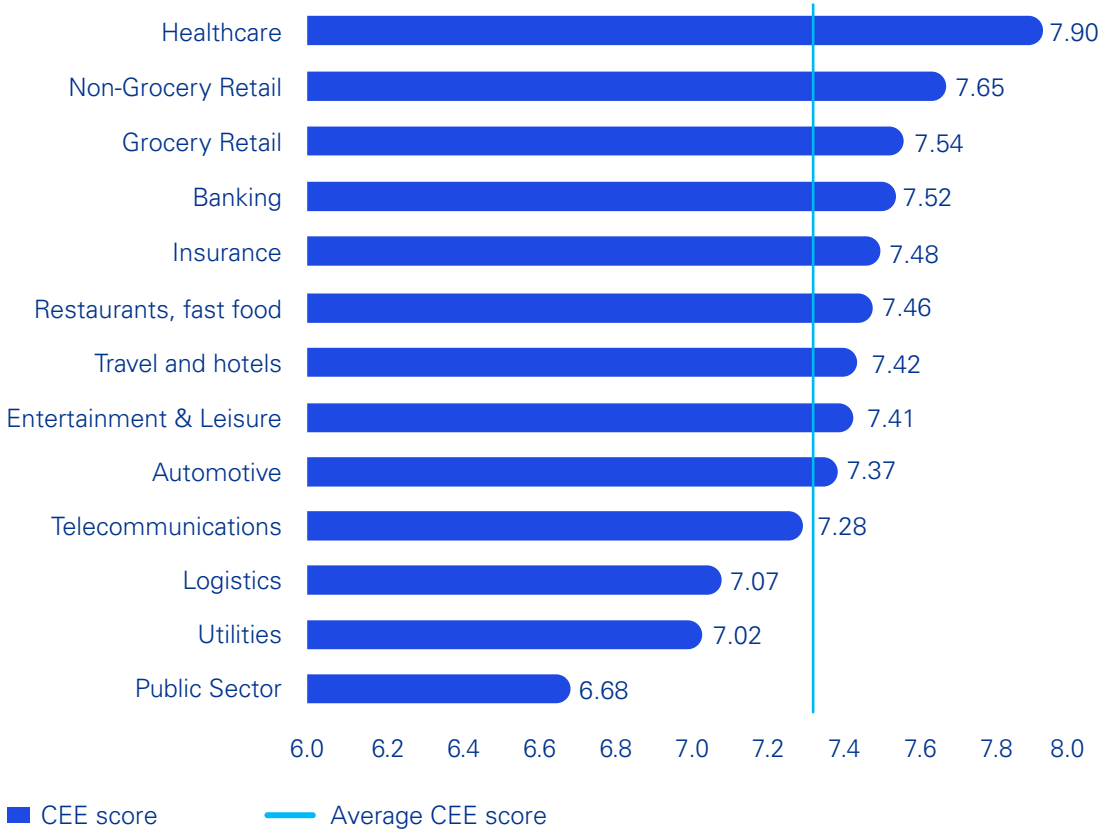
Sector insights

Customer experience performance varies significantly across sectors, with some industries consistently outperforming others. As the chart shows, healthcare leads the way with the highest overall score (7.90), well above the cross-sector average. Non-grocery retail and grocery retail also perform strongly, reflecting the importance of consistent, high-quality engagement in consumer-facing industries. By contrast, logistics, utilities, and the public sector trail the field, scoring notably below average, highlighting the challenges these sectors face in meeting rising customer expectations.

Sector scores



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Banking

The banking sector experienced a modest improvement in customer experience over the past year, with its overall Customer Experience Excellence (CEE) score increasing by 0.7 percent. A key driver of this growth was the Empathy pillar, which rose by 1.4 percent and suggests that customers felt a stronger emotional connection with their banks. The Expectations pillar also improved, rising by 1.3 percent and indicating progress in how effectively banks are meeting customer needs. Overall, the banking sector continues to perform slightly above the market average, with a score that is 0.4 percent higher than the cross-sector benchmark.

Insurance

The insurance sector also recorded a modest improvement this year, with its overall CEE score rising by 0.4 percent compared to 2024. This uplift was largely driven by an increase of 0.8 percent in the Expectations pillar, reflecting gradual progress in aligning insurance services more closely with customer needs. However, despite these gains, the sector continues to perform slightly below the market average. This relative underperformance is largely attributable to the pillars of Expectations and Personalization. These results highlight the ongoing challenge for insurers in tailoring their services and interactions to individual customers.

Retail

Retail achieved an overall improvement in customer experience this year, with the sector's CEE score rising by 0.7 percent compared to the previous year. The sector's greatest strength lies in its operational efficiency, with performance in the Time and Effort pillar standing out most strongly. Retail outperformed the cross-sector average in this area by 2.4 percent, underlining its ability to make the shopping process increasingly simple and efficient for customers. The Time and Effort pillar was also the most significant driver of year-on-year improvement, rising by 0.8 percent since 2024, and signalling that customers are finding it progressively easier to shop.

Telecommunications

The telecommunications sector is showing early signs of improvement in customer experience, though its overall CEE score still lags the market by 2.6 percent. Over the past year, the sector recorded a modest gain of 1 percent, indicating some positive momentum. The most significant progress was made in the Integrity pillar, which increased by 1.4 percent, suggesting that customers are beginning to feel greater trust and confidence in their providers.

Travel and hotels

The travel and hotels sector continues to perform slightly below the market average, with an overall CEE score that is 0.7 percent lower than the norm. However, the sector has made notable progress this year, with scores rising by 0.9 percent compared to the previous period. The strongest gains came in the Expectations pillar, which improved by 1.0 percent, reflecting that customers increasingly feel the sector is delivering a better experience and aligning more closely with their needs.

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Logistics

The logistics sector remains one of the weaker performers, with an overall CEE score that is 5.6 percent below the market average. Nevertheless, the sector is showing some positive momentum, having achieved a 1 percent increase in customer experience performance compared to last year. Gains have been recorded across multiple pillars, with Integrity rising by 1.4 percent, Empathy by 1.2 percent, and Time and Effort by 1.1 percent. These improvements suggest that logistics companies are beginning to rebuild trust, demonstrate stronger emotional connection, and make it easier for customers to do business with them.

Airlines

The airlines sector achieved one of the stronger improvements this year, with its overall CEE score rising by 1.6 percent. This growth was led by a 2.0 percent increase in the Time and Effort pillar, indicating that customers are finding it easier to interact with airlines and complete their journeys. The sector also made important progress in building trust and meeting customer needs, with Integrity and Expectations both improving by 1.8 percent. Together, these gains highlight the airlines sector's ongoing efforts to rebuild confidence and enhance service delivery.

Utilities

The utilities sector has shown signs of recovery, with its overall CEE score rising by 2.2 percent compared to last year. This improvement was driven by strong gains in the pillars of Integrity (+2.5 percent) and Empathy (+2.6 percent), suggesting that recent regulatory reforms and service recovery initiatives are beginning to deliver results. However, despite these positive movements, the sector continues to lag the global average by around 5 percent. Weaknesses remain most evident in the pillars of Time and Effort, which is 5.4 percent below average, and Expectations, which trails the norm by 5.6 percent.

Healthcare

The healthcare sector is performing slightly above the global benchmark, with a CEE score that is 0.3 percent higher than the market average. It particularly excels in the pillars of Empathy, where it outperforms the global average by 3.4 percent, and Resolution, where it is 1.1 percent stronger. These figures highlight the sector's comparative strength in understanding customer needs and resolving issues effectively. Overall, healthcare recorded a modest CEE score improvement of 0.5 percent year-on-year, supported by a 1 percent gain in Resolution and a 1.5 percent uplift in Integrity. These steady gains reflect the sector's continued efforts to build trust and deliver reliable, customer-focused service.

Public Sector

The public sector remains the lowest-performing industry in the CEE research, with an overall score that is 9.4 percent below the market average. It was the only sector to experience a decline this year, with its CEE score falling by 0.2 percent compared to 2024. The decline was most notable in the pillars of Personalization, which dropped by 0.4 percent, and Resolution, which fell by 0.3 percent. However, there was a modest improvement in Empathy, which rose by 0.5 percent. These results underline the continued challenges faced by the public sector in delivering personalized and efficient services at scale.

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The Six Pillars of Total Experience

The KPMG Six Pillars of Experience remain the universal foundation for 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 deliver a unified, intelligent, and human-centered experience.

The Six Pillars of Experience	How to assess Total Experience	How to design for Total Experience
Personalization	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.
Integrity	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.
Expectations	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.
Time and Effort	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.
Resolution	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.
Empathy	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.

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02 Agentic AI, the engine of Total Experience

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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 demands 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 integrate Total Experience into daily operations, making customer centricity, data-driven insights, seamless integration, employee empowerment, and technology enablement part of the delivery DNA.

Portfolios of value streams: Scaling experience excellence

Most organizations serve multiple customer segments, product lines, or service journeys, meaning they must manage 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.

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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 transforming the very nature of 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 that act 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 engagement 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 relevance in real time.

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 to extend 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 a single journey, and they expect the same consistency, personalization, and trust throughout, regardless of who is delivering each step.

Agentic AI will likely 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 the customer sees 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.

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

- Seamless integration means aligning technical standards, APIs, and workflows across the ecosystem.
- Employee empowerment involves equipping teams from different organizations with the right tools and visibility to act as one.
- Technology enablement demands composable architectures that can plug into partner systems without friction.
- Customer centricity extends to mapping journeys that cross multiple organizations.
- Data-driven insights require 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.

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The research shows that ecosystem expansion is happening across all sectors.

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.
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.

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Turning vision into value

Case study:

UAE: Emirates Airline: Orchestrating the intelligent travel ecosystem

Emirates is evolving beyond the role of an airline to become an orchestrator of the full travel experience. Through its partnerships with airports, immigration services, hotels, ground transportation, and even biometric security providers, Emirates is shaping a frictionless, AI-enabled travel corridor.

Biometric boarding and smart check-in systems powered by AI reduce wait times, while predictive analytics help tailor loyalty offers, meal preferences, and connection options. The airline's collaboration with Dubai Airports and the UAE government supports real-time data sharing and anticipatory service, creating a seamless experience from booking to arrival. Emirates' Skywards loyalty program integrates with ecosystem partners, offering customers value across a wide range of travel-related services.

Case study:

Nike: From product to platform. Orchestrating a lifestyle ecosystem

Nike has evolved far beyond a sportswear brand into a digitally orchestrated ecosystem that connects products, content, communities, and services. Central to this transformation is Nike's AI-powered app ecosystem, including Nike Training Club, Nike Run Club, and SNKRS, which personalize workout routines, track performance, and create exclusive, loyalty-driven retail experiences.

Nike uses AI to deliver hyper-personalized content, product recommendations, and in-the-moment coaching. Through partnerships with Headspace, and fitness influencers, Nike integrates health, mindfulness, and movement into daily life. Its acquisitions (e.g. Celect for predictive analytics and Invertex for 3D scanning) support custom product fitting and demand forecasting, enhancing digital-to-physical experience fusion.

Nike's ecosystem strategy is powered by its Nike Membership platform, which unifies engagement across channels, retail, mobile, events, and e-commerce, leveraging a single data and AI layer to create consistent, predictive customer journeys. Community features like member-exclusive drops and athlete storytelling generate emotional loyalty and digital stickiness.

As Nike moves deeper into virtual and immersive experiences, including partnerships with Roblox and experimentation in the metaverse, it continues to orchestrate an AI-enabled lifestyle ecosystem where sport, fashion, digital identity, and health intersect.

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03 Total Experience in action: Lessons from global leaders

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While many organizations have improved their customer experience by focusing on customer journeys and optimizing touchpoints, they have discovered that the benefits can be transitory as competitors elevate their offerings and customer expectations evolve. However the organizations at the top of the Global Customer Experience Excellence Index share a common truth: their success is not built on isolated moments of delight, but on the ability to deliver Total Experience, seamlessly integrating customers, employees, data, technology, and operations into one coherent whole. Across markets, sectors, and cultures, the best performers have mastered the five principles that underpin this model.

Designing around the customer

Customer centricity is evident in brands like Richer Sounds in the UK and H-E-B in the US. Both have built their operating models around deep understanding of local communities, empowering store teams to adapt offers and experiences to regional needs. Their decisions start from the customer's perspective, whether that's a personalized in-store consultation at Richer Sounds or H-E-B's tailored range of products reflecting cultural preferences in different neighbourhoods.

Data-driven insight at scale

Specsavers in Australia and Apple Pay in Singapore show how data becomes the foundation for personalized, anticipatory service. Specsavers integrates clinical and retail data to personalize lens fitting, frame selection, and preventative eye care, while Apple Pay uses transactional data to simplify payments, surface relevant offers, and strengthen digital wallet loyalty, all with an emphasis on security and privacy.

Seamless integration across journeys

Integration is a hallmark of Air Bank in the Czech Republic and Union Bank in the Philippines, both of which have reimagined the banking experience to remove friction. Air Bank's app integrates payments, savings, and customer support into one intuitive platform, while Union Bank has streamlined physical and digital touchpoints, ensuring that customers can switch between mobile, branch, and online channels without loss of context.

Empowered employees as experience makers

Organizations like Keurslager in the Netherlands and Martinus in Slovakia demonstrate that technology alone is not enough. Keurslager empowers local store owners to adapt products and customer service to their community, backed by centralized marketing and operational tools. Martinus gives staff autonomy to recommend books based on both customer interests and their own expertise, creating a deeply human connection that digital competitors struggle to match.

KPMG research reveals that scrambling for skilled workers is on, with three-quarters (75%) of CEOs admitting the competition for AI know-how could stall growth. Leaders are retraining, rehiring and reshaping roles at speed. They recognize that without the right people, AI won't deliver on its promise.

Technology as the experience backbone

Leisure and entertainment leaders Puy du Fou in France and Tokyo Disney Resort in Japan illustrate how immersive experiences rely on robust technology infrastructure. Both use advanced scheduling, crowd management, and mobile integration to ensure visitors spend more time enjoying experiences and less time waiting in queues. Similarly, Fiesta Americana in Mexico leverages integrated reservation, loyalty, and service systems to deliver a consistently high standard of hospitality, regardless of location.

Common threads across leaders

While their industries differ, these organizations share consistent themes:

- They start with the customer's world, not their own organizational constraints.
- They leverage data responsibly to anticipate needs and personalize at scale.
- They break down silos, integrating channels, systems, and teams.
- They empower employees with tools, authority, and trust.
- They invest in technology that is invisible to the customer but essential to delivering seamless, reliable experiences.

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Results that matter

Case study:

Air Bank — One platform, many experiences

Air Bank, a Czech digital-first challenger bank, sits at the center of a broader Total Experience strategy orchestrated by its parent company, PPF Group. PPF, which also owns telecom provider O2 Czech Republic and consumer finance leader Home Credit, is building an interconnected service environment where customers navigate between finance, telecoms, media, and retail.

This multi-brand loyalty and service ecosystem combines Air Bank's digital banking with O2's telecom offerings, enabling customers to access rewards, cross-brand promotions, and integrated services through a single interface. The customer's experience is unified, whether checking account balances, managing investments, or redeeming mobile service offers, with no loss of context across services.

Air Bank's role goes beyond financial transactions. Integrated investment tools, peer-to-peer lending (via the former Zonky), and embedded finance features allow customers to manage multiple aspects of their digital life in one place.

By aligning multiple sectors around shared customer journeys, PPF is moving from a traditional holding company to a borderless experience orchestrator, with Air Bank as the primary entry point to a connected ecosystem that feels personal, relevant, and effortless.

Case study:

H-E-B — Hyper-local intelligent retail

H-E-B has evolved from a Texas-based grocer into a hyper-local, multi-service platform integrating food, health, logistics, and community engagement. Its Total Experience approach ensures that every customer interaction, whether online, in-store, or via home delivery, feels personal, relevant, and connected.

AI is embedded throughout the business. Predictive stocking ensures shelves reflect local demand, dynamic pricing responds to market changes, and personalization engines tailor offers to individual shoppers. Its acquisition of Favor Delivery provides last-mile logistics fully integrated into H-E-B's app, enabling customers to move seamlessly from selecting groceries to arranging delivery without switching platforms.

Healthcare integration is another cornerstone. In-store clinics and pharmacy services, run in partnership with local providers, create a coordinated health and wellness journey. Employees are empowered with tools and autonomy to address customer needs in real time, while community initiatives ensure the brand's ecosystem reflects local values.

H-E-B's success illustrates the five principles of Total Experience: deep customer centricity through hyper-local adaptation, data-driven insights for precise personalization, seamless integration of retail, health, and delivery, employee empowerment to resolve needs instantly, and technology enablement that makes complexity invisible to the customer. The result is an experience where loyalty is built on relevance, trust, and a sense of belonging.

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Key takeaways for Total Experience

In short, the world's CX leaders show that Total Experience is not a project or a short-lived initiative, but an organizational mindset. It is the connective tissue that links strategy, culture, and execution, the thread that runs from product design to frontline service, from data governance to employee empowerment.

Their success lies in consistency as much as creativity. They:

- Anchor every decision in a deep understanding of customer needs and context.
- Use data not as a by-product, but as the foundation for anticipatory, personalized service.
- Break down organizational 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 is largely invisible to customers but critical in making journeys effortless.

What emerges 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.

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Survey methodology

About the research

For 16 years, KPMG professionals have surveyed consumers on their experiences with brands. To date, 791,000 consumers have provided 7.8 million evaluations across 41 countries, regions, and jurisdictions, helping us develop customer experience best practice.

This year, KPMG interviewed over 80,000 consumers across 16 markets, analyzing over 2,500 global brands. Consumers rate brands based on The Six Pillars of Experience, forming a compound metric known as the Customer Experience Excellence (CEE) score. These scores are used to create individual country and region league tables. The report's research was conducted through an online survey with a nationally representative sample for each market, balanced by age, gender and region. Respondents must have interacted with a company within the last six months — whether by making a purchase, using products or services, contacting the company, or browsing its website. Brands must meet a minimum response threshold to be included in the rankings.

All companies, including audit clients, are representative of consumer opinion and ranking. Mentions of individual companies should not be interpreted as an endorsement by KPMG International or its member firms.

2025 CEE research overview:

- **16** countries, regions and jurisdictions researched worldwide
- **80,594** consumers interviewed
- **2,684** cross-sector brands researched
- **804,137** individual brand evaluations conducted

CEE research since 2010:

- **16 years** of ongoing research and signals analysis
- **7.8 million** individual brand evaluations
- **41** markets covered
- **4,838** brands researched
- **791,000** consumers interviewed

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How KPMG can help

Turning experience into value

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

KPMG firms support 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 the right frameworks to ensure ethical, explainable, and data-driven decisioning 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.

Through this integrated approach, KPMG helps organizations move beyond isolated customer or employee initiatives toward a holistic system of experience excellence.

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04 Key insights by country and region

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Countries vary significantly in their AI maturity, digital infrastructure, regulatory readiness, and cultural attitudes towards automation. Yet common themes recur, providing a clear view of where customer experience is heading, and what leading organizations are doing to stay ahead.

From augmentation to orchestration

Most markets are passing through the initial stage of AI augmentation, where narrow models support specific tasks like customer service chatbots, recommendations, or fraud detection. The next horizon is AI orchestration, where intelligent agents act autonomously across workflows, touchpoints, and even organizations.

In the United States, Singapore, and the Netherlands, agentic AI is already coordinating journeys across mobility, finance, health, and smart living. In markets such as Mexico, the Philippines, and Slovakia, foundational investments are laying the groundwork for these transitions. Regardless of starting point, the direction of travel is clear: from efficiency to ecosystem value.

Ecosystems a new frontier of CX

CX leaders are no longer confined to improving isolated touchpoints. Instead, they are embedding themselves within broader, AI-powered ecosystems, connecting partners, platforms, and services to orchestrate journeys around life moments and customer goals.

Healthcare ecosystems are forming in countries like France, Austria, and Singapore, where AI agents coordinate care across hospitals, insurers, and pharmacies.

Mobility ecosystems are emerging in Japan, the UK, and Türkiye, with agents planning multimodal travel, anticipating disruptions, and delivering proactive assistance. Financial ecosystems are taking shape in the Philippines, Mexico, and Switzerland, combining banking, payments, commerce, and advisory services.

This shift reframes CX from being brand-owned to co-created, where AI acts as the glue that binds organizations into shared value delivery networks.

Trust, governance, and ethical AI

As AI takes on more autonomous roles in customer journeys, trust becomes the critical differentiator. Countries with strong data governance frameworks (such as Germany, the UK, and Singapore) are better positioned to scale agentic AI responsibly. Organizations are increasingly investing in AI explainability, consent frameworks, and risk management to ensure these systems remain transparent, fair, and accountable.

Customers must feel understood, protected, and respected, in future ecosystems where decisions are increasingly made on their behalf by intelligent agents.

Readiness for the next era

The global research shows that while no country is fully mature, many are aligning the critical building blocks: composable platforms, intelligent agents, ecosystem partnerships, and AI literacy. Together, these capabilities define readiness for the next era of customer experience, where value is co-produced within a dynamic, agent-enabled ecosystem.

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Australia

Top index companies

1. Specsavers
2. Bendigo Bank
3. OPSM
4. Bunnings Warehouse
5. Chemist Warehouse

Highest risers

1. QBE (+33 places)
2. HostPlus (+26 places)
3. Yarra Valley Water (+23 places)

New entrants

1. OPSM (3rd place)
2. Mitre 10 (10th place)
3. Adairs (13th place)

Australia's top-performing customer experience brands in this year's index illustrate the power of consistency, value, and trust, combined with a growing focus on digital maturity, AI integration and emotional connection.

Specsavers leads the rankings by blending retail convenience with clinical precision, offering seamless journeys that span from eye tests to aftercare, underpinned by accessible pricing and community health initiatives. Bendigo Bank earns its place through its strong local presence and purpose-driven ethos, delivering human-centered service in an increasingly digital banking world. OPSM, a standout new entrant, brings high-touch service and personalization to the forefront, elevating optical retail with digitally enabled care.

Meanwhile, Bunnings and Chemist Warehouse continue to dominate in value and availability, offering expansive product ranges, everyday low prices, and strong omnichannel integration.

The biggest climbers, QBE, Hostplus, and Yarra Valley Water, reflect how traditionally lower-engagement sectors are raising their game through transparency, digital accessibility, and proactive customer communication.

Priceline, moved swiftly into the top ten performers thanks to its diverse product offerings and commitment to customer problem resolution, reflecting its improvements in empathy and customer satisfaction.

Finally, new entrants like Mitre 10 and Adairs demonstrate the CX dividend of minimizing customer effort, with well-integrated digital and physical channels, and knowledgeable, helpful staff.

Case studies

Several leading firms are moving decisively from automation to agentic AI. Research conducted by YouGov in Australia found that 69 percent of those who prioritize AI are focusing on agentic AI over the next 12 months, with 38 percent already implementing the technology.[1]

Examples include:

Bunnings and Zelora

Bunnings and smart-meter provider Intellihub have launched Zelora, a renewable energy platform combining rooftop solar, batteries, smart meters, and 10-year installment plans for households. They integrate technology, installation services, retail distribution, financing, and smart energy consumption, with plans to enable households to sell energy back to the grid. This demonstrates a retailer effectively acting as a platform orchestrator across partners and customer touchpoints.[2]

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Austria

Top index companies

1. ÖAMTC
2. DM
3. Fielmann
4. Spusu
5. Nespresso

Highest risers

1. Hutchison Drei (+22 places)
2. Fussl Modestraße (+20 places)
3. BVAEB (+19 places)

New entrants

1. Lufthansa (55th place)

ÖAMTC, Austria's leading mobility club, continues to earn strong loyalty through dependable, empathetic service in moments of need, particularly roadside assistance and travel support.

DM combines ethical retailing with warm, personalized service and a seamless omnichannel experience, setting the standard in health and beauty. Fielmann succeeds through customer-centric optical care, transparent pricing, and well-trained staff, while Spusu, the mobile virtual network operator, stands out for its simplicity, fairness, and customer-first approach in an industry often perceived as complex. Nespresso maintains its premium positioning through curated in-store and digital experiences, leveraging personalization and convenience to build brand affinity.

Among the highest risers, Hutchison Drei has made major strides in simplifying its digital interfaces and improving resolution speed, while Fussl Modestraße blends traditional retail charm with modern customer engagement. BVAEB, the social insurance provider, is recognized for making meaningful progress in customer communication and service accessibility.

Lufthansa, a new entrant, lands in 55th place, reflecting a renewed focus on service recovery, digital rebooking tools, and premium loyalty touchpoints.

Case studies

Austria is making significant strides in deploying autonomous and agentic AI systems, especially in banking, insurance, and mobility. Several Austrian financial institutions are advancing beyond chatbots to implement self-resolving agentic service agents, capable of handling complex queries, personalizing financial advice, and executing actions without human intervention.

For example, The GaiaB™ platform, enables AUSTRIACARD to configure and deploy agentic AI systems that not only execute tasks, set goals, and adapt to new environments, but also work in concert — both with each other and with human teams.[3]

Raiffeisen Bank International (RBI): Expanding financial services into lifestyle ecosystems

RBI has deployed AI-powered agents for credit scoring, fraud detection, and customer engagement. Through its digital banking platform ELBA, RBI is integrating accounting tools, insurance providers, and e-commerce capabilities, enabling small businesses to manage banking, payroll, and invoicing from a single hub. AI agents orchestrate insights and recommendations across these services, turning a bank into a connected business ecosystem.[4]

Verbund: AI-orchestrated renewable energy ecosystems

Austria's leading electricity provider uses AI agents to analyze real-time energy demand, weather forecasts, and grid conditions to autonomously shift power between solar, hydro, and stored energy sources. Verbund's energy-as-a-service ecosystem connects households, energy storage providers, smart appliances, and electric vehicles. Through AI, it enables automated energy optimization across this ecosystem, positioning Verbund not just as a utility, but as a sustainability partner.[5]

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Czech Republic

Top index companies

1. Air Bank
2. Rohlík.cz
3. Tank ONO
4. Zásilkovna
5. Manufaktura

Highest risers

1. Alpine Pro (+91 places)
2. McDonald's (+75 places)
3. Bolt Food (+68 places)

New entrants

1. Hyundai (17th place)
2. Partners banka (30th place)
3. Škoda Auto (42nd place)

For the fourth consecutive year, Air Bank leads the national index. In the last nine years it was the index leader seven times, a reflection of its ongoing commitment to simplicity, transparency, and digitally augmented service that meets the customer's needs.

Whether in financial services, healthcare, retail, or urban mobility, Czech companies are beginning to reimagine the role they play, not just as service providers, but as part of interconnected, AI-enabled ecosystems.

The index highlights a dynamic change, with brands like Alpine Pro, McDonald's, and Bolt Food making major gains, reflecting the benefits of targeted digital innovation and experience reinvention. Meanwhile, the arrival of Hyundai, Partners banka, and Škoda Auto as new entrants signals the growing relevance of experience-led transformation across sectors.

Case studies

The Czech Republic is steadily building momentum in the deployment of autonomous and agentic AI, especially across financial services or automotive.

Several Czech banks and insurers are enhancing customer journeys with AI-driven agents that not only answer questions but also process transactions, identify financial risks, and adapt their responses based on historical customer interactions.

Česká Spořitelna (Erste Group): Building a financial wellbeing ecosystem

Czechia's largest bank is evolving into a holistic financial partner by integrating all aspects of clients' financial lives into its George platform. AI-powered agents support both customer-facing and internal operations, assisting clients directly through "Hey George" to resolve requests and manage day-to-day banking tasks. They also help streamline back-office processes, including detecting unusual spending patterns and other operational workflows. The bank is well oriented on clients' life-stage and situation and builds its offering to fit their needs.[6]

Škoda Auto: Connected mobility and in-car agent ecosystems

Škoda's digital transformation includes the development of MyŠkoda, a connected car platform. The digital experience is becoming increasingly important even for car manufacturers. Many companies are developing mobile apps for remote vehicle control and are investing in technologies that enhance the driving experience. One example is the voice-controlled assistant Laura, designed to simplify driver interaction and make journeys more enjoyable.[7]

Alza.cz: Agent-driven e-commerce logistics and CX

Alza, one of Central Europe's leading online retailers, has embedded AI agents across its fulfilment and customer service layers. From dynamic warehouse optimization to intelligent customer support chat and autonomous delivery scheduling, Alza's system interacts with courier networks, smart lockers, and payment providers to deliver a synchronized and adaptive shopping experience.[8]

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France

Top index companies

1. Puy du Fou
2. Novotel
3. Chanel
4. Aroma-Zone
5. Mercure

Highest risers

1. Pandora (+71 places)
2. Société Générale (+71 places)
3. showroomprive.com (+62 places)

New entrants

1. Aroma Zone (4th place)
2. Optical Centre (28th place)
3. Too Good To Go (99th place)

Heading the rankings is Le Puy du Fou, an immersive historical theme-park. known for crafting emotionally charged, storytelling-rich guest journeys that surprise, delight, and reflect cultural pride. In second and fifth place are Novotel and Mercure, two major hotel brands within the Accor group, which shine by delivering reliable, seamless omnichannel experiences, easy bookings, consistent service standards worldwide, and personalized touches suited to both leisure and business travelers.

Chanel reaffirms its CX leadership through meticulous attention to detail, creating exclusive experiences, regardless of the channel: high-touch service in boutiques, expert beauty consultations, and an unwavering brand heritage that fosters deep emotional connections.

Aroma-Zone, a rising digital-first beauty and wellness brand, stands out for responsive online service, sustainable packaging, and engaging content, creating authenticity and trust that resonate deeply with environmentally conscious customers.

Pandora and Société Générale, the highest risers, utilize digital platforms, enhanced support for issue resolution, and improved emotional engagement, mirroring broader trends where solving problems quickly and satisfying emotional needs are key loyalty drivers.

Newcomers such as Optical Center and Too Good To Go reflect shifts towards socially responsible retail models and digital convenience.

Case studies

France is emerging as a strong innovator in the application of agentic and autonomous AI, particularly across banking, transport, and healthcare. Major banking institutions are evolving their AI strategy from narrow automation to autonomous decisioning. These banks are now deploying agentic systems capable of personalizing financial journeys, advising customers in real time, and executing tasks independently via its digital platforms.

BNP Paribas: Intelligent financial orchestration

BNP Paribas is deploying agentic AI to create highly personalized and context-driven financial journeys. Through its "Hello bank!" and digital advisory tools, AI agents offer proactive investment insights, automate routine actions, and adapt to customer life events. By integrating insurance, savings, and payments within its composable ecosystem, BNP is orchestrating customer value beyond traditional banking.[9]

Doctolib: Building a health engagement ecosystem

Doctolib now supports over 80 million users across Europe, connecting over 300,000 healthcare professionals. Its AI-driven system recommends doctors, books appointments, issues reminders, and helps coordinate care across providers. AI agents enable continuity across touchpoints, while real-time data integration personalizes interactions and improves healthcare navigation.[10]

SNCF: Orchestrating multimodal mobility with AI

SNCF uses AI agents to dynamically reroute trains, manage real-time capacity, and provide personalized travel suggestions. Its "Assistant SNCF" app integrates rail, metro, bike-share, and e-scooters, enabling door-to-door journey planning powered by AI. These capabilities are built on a composable backbone, allowing SNCF to plug in ecosystem partners and create integrated mobility experiences.[11]

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Germany

Top index companies

1. Fielmann
2. Flaconi
3. Otto
4. Zooplus
5. Apple Store

Highest risers

1. DEVK (+67 places)
2. About You (+66 places)
3. Nespresso (+56 places)

New entrants

1. Jack Wolfskin (15th place)
2. Toyota (34th place)

For the sixth consecutive year Fielmann leads the rankings: The seamless integration of digital and in-store optician services, from online booking to aftercare, has created a best-in-class omnichannel experience rooted in high levels of customer satisfaction.

Flaconi, a pure-play beauty e-commerce brand, earns high Six Pillar scores for fast delivery, rich product content, and personalization, demonstrating the power of digital intimacy in driving customer satisfaction by consistently exceeding expectations.

Otto, who increased their standing in the rankings by 23 places and Zooplus continue to perform well by focusing on reliability and convenience, Otto through broad product choice and efficient service, Zooplus through its pet-first approach that blends rapid fulfilment with personalized offers.

The Apple Store remains a leader in product experience and emotional connection, offering intuitive tech support and immersive environments that turn service into a brand asset.

The highest risers, in their ranking positions DEVK, About You, and Nespresso, reflect their focus on customer experience. From insurance to fashion and premium retail, they are blending smart digital tools with personalization and responsive service. New entrants like Jack Wolfskin, and Toyota, show that sustainability, design, and simplicity are winning over experience-savvy German consumers across retail and mobility.

Case studies

Germany is evolving its operating models to harness agentic AI within open, composable ecosystems. While many firms began with AI augmentation at specific touchpoints, the new frontier is orchestration, where autonomous agents integrate services, systems, and partners to deliver seamless, adaptive experiences.

Mercedes-Benz: In-car agentic orchestration

The MB.OS software architecture supports autonomous AI agents that learn from user behavior and context. The system integrates navigation, predictive maintenance, media, and third-party services into a seamless digital experience, making the car a mobile experience hub.[12]

REWE: Checkout-free shopping through AI innovation

REWE is transforming the grocery shopping experience through a strategic partnership with AI startup Trigo, bringing checkout-free shopping to its stores. Using a network of advanced cameras and sensors, the AI-powered system automatically detects each product a customer selects, enabling fast, seamless transactions without the need to queue.

The solution is built as a connected ecosystem, integrating REWE's physical stores, Trigo's computer vision technology, and backend retail services. This integration ensures that product recognition, payment processing, and store operations work together in real time, creating an uninterrupted flow from selection to purchase.

For customers, the benefits are immediate: no waiting in line, automatic payments linked to their account, and personalized offers generated from their purchase history. The result is a shopping journey that is faster, more convenient, and tailored to individual preferences, a clear example of how AI can remove friction while enhancing personalization in everyday retail experiences.[13]

Otto Group: AI-enabled commerce orchestration

Otto Group's AI capabilities span recommendation engines, supply chain coordination, fraud prevention, and conversational agents. The company is now integrating ecosystem players, such as payment services, logistics firms, and suppliers, into a unified commerce journey, orchestrated through intelligent agents that adapt in real time.[14]

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Italy

Top index companies

1. Global e-commerce retailer
2. Apple Store
3. American Express
4. Giorgio Armani
5. Chanel

Highest risers

1. Allianz Bank (+66 places)
2. Costa Crociere (+66 places)
3. UniCredit Bank (+61 places)

New entrants

1. BBVA (19th place)
2. Wycon Cosmetics (45th place)

The top 2 companies in this year's index are the same constituents as the previous year with the e-commerce retailer and Apple Store retaining their number one and two positions respectively.

The highest risers and new entrants are characterized by their investment and rollout of advanced digital technologies.

Allianz Bank has made major strides by modernizing its digital service platform and embedding AI-driven intelligence into client interactions. Costa Crociere has focused on creating a frictionless, AI-enhanced cruise experience, which now spans the entire journey, boosting CX consistency and emotional connection.

UniCredit's leap in their Six Pillar metrics reflects a strategic overhaul of its digital architecture and customer-facing platforms.

BBVA Italy stands out as a digital-first disruptor that offers exceptional onboarding, seamless tools, intelligent insights, and locally relevant features, earning trust and high satisfaction. Wycon Cosmetics, by contrast, has matured into a lifestyle-driven brand with purpose, omnichannel consistency, loyalty focus, and data-driven communications.

Case studies

Italy is steadily advancing in its adoption of autonomous and agentic AI, particularly in banking, energy, and fashion retail. While traditionally slower to digitize than some peers, Italian companies are now accelerating transformation by combining AI capability with composable architectures, enabling modular deployment of intelligent agents across diverse touchpoints.

These changes are particularly visible in areas where national identity, lifestyle, and experience intersect, such as travel, retail, and energy.

Intesa Sanpaolo: Building a digital financial ecosystem

Through Isybank and its broader digital transformation agenda, Intesa Sanpaolo is deploying autonomous AI to guide customer decisions, manage fraud risks, and orchestrate services like insurance, budgeting tools, and marketplace offerings, all accessible via a single mobile interface.[15]

Enel X: Autonomous orchestration of energy ecosystems

Enel's AI-driven agents monitor consumption, weather, and grid performance to automatically optimize energy distribution. These agents interact with EV charging, smart homes, and storage networks, positioning Enel as a clean energy orchestrator, not just a provider.[16]

Trenitalia: Multimodal travel orchestration through agentic AI

Trenitalia's Mobility-as-a-service (MaaS) platform integrates rail with urban transport, taxis, and accommodations. AI agents within the app dynamically replan itineraries, suggest alternatives, and provide proactive disruption management, delivering a frictionless door-to-door mobility experience.[17]

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Japan

Top index companies

1. Tokyo Disney Resort
2. USJ (Universal Studios Japan)
3. Toyota
4. adidas
5. Nike

Highest risers

1. Daihatsu (+116 places)
2. Meiji Yasuda Life (+104 places)
3. Sumitomo Seimei (+93 places)

New entrants

1. ORBIS (16th place)
2. FANCL (23rd place)
3. SHISEIDO (25th place)

The number one and two companies have dominated customer experience excellence for several years. Tokyo Disney Resort retains the number position for the sixth consecutive time, USJ retains second position for the fourth time, with Tokyo Disney Resort increasing their performance against each of The Six Pillars versus the previous year as they continue to improve their service offering.

Daihatsu moves up 116 places with their trust and integrity score increasing by 10 percent. Daihatsu's CX turnaround reflects a credible, multi-dimensional transformation, after the 2023 reputational damage addressing integrity issues head-on, accelerating digital and cultural renewal, and deepening emotional resonance through community.

Similarly, Meiji Yasuda's CX improvement is a multi-pronged transformation as they have institutionalized, provided value beyond protection, empowered agents with AI-driven tools, deepened community engagement, and modernized digital service infrastructure.

ORBIS, FANCL, and Shiseido are new entrants successful by combining purposeful product strategy, digital-enablement, and deep personalization. Each brand has aligned its trusted heritage with omnichannel experience, AI-enabled insight, and community-focused interaction.

Case studies

Japan is building on its heritage of precision and customer respect to create AI-orchestrated, human-enhanced ecosystems. The integration of autonomous agents into everyday services from retail, banking and transit is enabling organizations to move from optimization to real-time, predictive orchestration.

Toyota: From mobility provider to platform orchestrator

Toyota's Arene OS and Woven City initiatives represent its shift to a digital mobility platform. Agents will handle vehicle health, user personalization, and smart integration with homes, infrastructure, and services, creating a fully orchestrated ecosystem of daily life.[18]

JR East: AI-enabled mobility-as-a-service

JR East's MaaS platform leverages AI agents to recommend travel modes, predict service disruptions, and suggest value-added experiences. By integrating transport, retail, and entertainment, it transforms commuting into a personalized journey ecosystem.[19]

UNIQLO (Fast retailing): Orchestrating AI and robotics for global retail

UNIQLO's AI agents coordinate supply chain flows, automate warehouse operations, and tailor customer recommendations both online and in-store. These agents are modular, scalable, and embedded in a global digital platform that supports real-time customer experience orchestration.[20]

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Mexico

Top index companies

1. Fiesta Americana
2. Nike
3. Marriott

Highest risers

1. Laboratorio medico polanco (+68 places)
2. Nespresso Boutique (+67 places)

New entrants

1. Whirlpool (55th place)

Fiesta Americana takes the top spot through its warm, personalized hospitality, enhanced by seamless technology for bookings, check-ins, and loyalty integration. Nike continues to deliver emotionally engaging retail experiences, fusing powerful storytelling and localized campaigns with an inclusive, community-driven approach.

Marriott also stands out for offering consistent, personalized service at scale, with frictionless digital experiences and a strong loyalty proposition that has deepened trust with Mexican travelers.

Among the highest risers, Laboratorio Médico Polanco has responded to rising demand for accessible and compassionate healthcare by investing in user-friendly digital platforms, faster service, and empathetic care delivery. Nespresso Boutique has reimagined its retail spaces to become sensory destinations, offering high-touch service and sustainability-focused messaging that appeals to consumers seeking premium, personalized experiences.

Case studies

Mexico is progressing in its adoption of autonomous and agentic AI, with key developments in banking, telecoms, logistics, and retail. Although many organizations are still in the augmentation phase, several are now embedding modular AI capabilities within composable technology stacks, enabling faster deployment of intelligent services across touchpoints.

BBVA México: AI-enabled financial journey orchestration

BBVA México's AI agents power a mobile-first financial ecosystem, helping users manage their finances, detect unusual transactions, and receive personalized advice. These agents operate across banking, insurance, and financial wellness tools, building a proactive customer ecosystem.[21]

Clip: Empowering SMEs with agentic financial ecosystems

Clip combines payments, point-of-sale, and lending into a unified SME platform. AI agents assess sales patterns, suggest business actions, and connect merchants with offers and services, transforming transactional support into predictive business enablement.[22]

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Netherlands

Top index companies

1. Keurslager
2. bol.
3. De Echte Bakker
4. Apple Store
5. Van der Valk Hotels & Restaurants

Highest risers

1. OHRA (+77 places)
2. DEGIRO (+71 places)
3. Apple Pay (+52 places)

New entrants

1. Monuta (70th place)

Keurslager returns to the top of the index for the fourth time in the last five years, thriving on deep-rooted relationships and exceptional in-store service. It remains beloved for its local sourcing, product variety, and highly personal interactions that resonate in community-centered shops.

De Echte Bakker, a local, community based, baker, earns praise for its engaging customer interactions, honest communication, and in-store warmth.

bol. scores highly for Personalization and Time and Effort with customers valuing the simplicity and convenience.

Strong performers like Apple Store Netherlands and Van der Valk Hotels & Restaurants amplify the human touch with standout digital integration, creating experiences that feel premium and intuitive.

OHRA leads the risers by reimagining insurance through simplicity, transparent digital tools (like a highly rated mobile app), and customer-first design, transforming a complex sector into one based on trust and accessibility.

Rising stars DEGIRO and Apple Pay have modernized finance CX by delivering intuitive, fast, and seamless digital experiences.

Case studies

The Netherlands is rapidly advancing from AI augmentation to orchestration, with enterprises embracing agent libraries, composable technology, and ecosystem thinking.

ING: Intelligent financial services orchestration

ING is deploying autonomous agents that coordinate between compliance, lending, and customer advisory functions. These agents are embedded in a composable banking stack that enables personalized journeys, proactive alerts, and lifecycle-based financial planning.[23]

Philips: Agentic orchestration of connected care

Philips HealthSuite integrates agentic AI across the healthcare continuum, enabling seamless transitions between diagnostics, treatment, and remote monitoring. These agents empower care teams and patients alike, creating proactive and personalized care journeys.[24]

KPN: advanced tech stack

KPN, the Dutch telecom provider, has embedded AI in its customer service stack and is now evolving towards proactive network management and service orchestration. Using agents, KPN can autonomously resolve faults, optimize service delivery, and personalize support experiences.[25]

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Philippines

Top index companies

1. Jollibee
2. Super8 Grocery
3. Mang Inasal
4. McDo
5. SM

Highest risers

1. Super8 Grocery (+37 places)
2. Wendy's (+18 places)
3. AXA (+18 places)

New entrants

1. RCBC (18th place)
2. Chinabank (19th place)
3. Landers (20th place)

The 2025 Philippines Customer Experience Excellence Index highlights how trusted local brands and well-executed global players are delivering standout experiences by combining affordability, accessibility, and emotional resonance.

At the top of the rankings is Jollibee, a long-standing national favorite, which continues to be number one and excels by evoking strong emotional loyalty, offering consistent service, and tailoring offerings to local tastes.

Super8 Grocery, this year's highest riser, wins by focusing on value, speed, and convenience, essentials in a cost-conscious market. Its straightforward customer journey, community-centric presence, and efficient service model have struck a chord with consumers.

Mang Inasal (owned by Jollibee) and McDonald's (McDo) show the strength of blending fast, friendly service with innovation in ordering and promotions, using technology to streamline operations while maintaining a human touch. SM, a retailer, continues to anchor its customer excellence success on scale, accessibility, and creating vibrant in-mall experiences.

New entrants such as RCBC, Chinabank, and Landers illustrate a rising bar in financial services and retail. These brands are investing in digital channels, enhancing trust, and delivering faster, more responsive service.

Case studies

The Philippines is progressing from AI experimentation to early orchestration, with a growing number of organizations embedding agentic capabilities into digital platforms that connect industries, institutions, and individuals. Maintaining human touch in this AI-driven generation is still necessary to remain grounded and make emotional and positive relationship. The key themes emerging are inclusivity, automation at scale, and the shift from reactive service to proactive ecosystem engagement.

UnionBank of the Philippines: Intelligent financial ecosystem orchestration

UnionBank uses AI agents to drive customer self-service, financial guidance, and fraud detection. These agents work across channels and partner platforms, transforming banking into a dynamic, personalized experience for individuals and subject matter experts (SMEs).[26]

Sun Life PH goes live with AI-Powered underwriting platform

Sun Life Philippines went live in January 2025 with Munich Re's ALLFINANZ SPARK SaaS platform, automating underwriting, reducing cycle time and enhancing straight through processing to improve customer experience.[27]

Igloo Leverages Tech to Expand Insurance Access

Igloo, a regional insurtech, addresses low insurance penetration by leveraging technology and partnerships to streamline operations across the entire insurance value chain, from insurance and intermediaries to consumers.[28]

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Singapore

Top index companies

1. Apple Pay
2. Apple Store
3. UNIQLO
4. Emirates
5. Singapore Airlines

Highest risers

1. Tan Tock Seng Hospital (+30 places)
2. HSBC Life (+29 places)

New entrants

1. Emirates (4th place)
2. Sheng Siong (16th place)
3. Keppel Electric (27th place)

Apple Pay leads the index by offering frictionless, secure payments that are deeply embedded in consumers' daily lives. Its seamless integration across devices and services reflects Singaporeans' high expectations for efficiency and convenience. The Apple Store complements this with immersive, hands-on retail experiences, knowledgeable staff, and a strong service ethos.

UNIQLO continues to resonate with consumers through its functional, high-quality fashion, intuitive store layouts, and digital innovations that make browsing and purchasing effortless and enjoyable. Furthermore, the brand's emphasis on simplicity, affordability and longevity of their products strongly aligns with Singaporean consumers' priorities of value for money and functionality, making UNIQLO a favorite brand in the clothing retail sector.

In the healthcare and insurance sectors, Tan Tock Seng Hospital stands out for delivering compassionate, coordinated care through both physical and digital channels. Its emphasis on patient experience, supported by user-friendly apps, high-tech smart wards and responsive service teams, transforms patients' overall clinical experience and improve cost efficiency, reinforcing public trust.

HSBC Life has performed strongly by simplifying insurance journeys, offering easy-to-understand products, prompt claims processes, and proactive communication that builds confidence in a traditionally complex sector.

Among the new entrants, Emirates makes a debut in fourth place. From digital check-ins to attentive in-flight service, the brand consistently delivers luxury, comfort, and personalization. Sheng Siong, a homegrown supermarket chain, wins customer loyalty through its affordability, efficiency, and community-centric approach. Sheng Siong's strong community engagement initiatives such as their weekly variety television game show offers a platform to strengthen their connection with customers and drive customer loyalty. Keppel Electric gains recognition for its customer-first utility services, offering transparent pricing, smooth onboarding, and responsive digital support.

Case studies

Singapore is a global frontrunner in AI innovation and digital public infrastructure, with rapid progress in deploying autonomous and agentic AI across financial services, healthcare, logistics, and government. Its emphasis on modular, secure, and composable architectures has allowed organizations to scale intelligent capabilities across journeys and sectors.

DBS Bank: Autonomous orchestration across financial journeys

DBS has embedded AI agents across lending, wealth management, and fraud prevention. These agents integrate with partner platforms, like e-commerce and insurance, enabling a connected financial ecosystem that adapts to customer goals in real time.[29]

Grab Singapore: AI-powered superapp orchestration

Grab's ecosystem spans mobility, finance, food, and logistics. Its AI agents coordinate real-time decisions, from trip matching and delivery logistics to personalized offers, making Grab a fully orchestrated lifestyle platform.[30]

Singapore Airlines: AI-powered customer experience enhancements

SIA incorporates AI solutions throughout its customer case management ecosystem to streamline and enhance customer service delivery. Its autonomous agents' specialized capabilities enable them to leverage data points and insights across customers' end-to-end journey with SIA holistically, elevating their ability to deliver personalized attention and solutions in every customer interactions.[31]

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Slovakia

Top index companies

1. Martinus
2. Panta Rhei
3. DM Drogerie Markt
4. IKEA
5. Alza.sk

Highest risers

1. Telekom (+75 places)
2. NN (+44 places)
3. VOYO (+40 places)

New entrants

1. Revolut (17th place)
2. Action (43rd place)
3. Faxcopy (46th place)

This year's index reflects the resilience of traditional businesses and the rise of digitally agile challengers who are beginning to orchestrate broader experiences.

The country's top-ranked companies, Martinus, which remains at number one, and Panta Rhei, are both beloved bookstores that have managed to preserve the emotional core of the customer experience while steadily embracing digital augmentation.

The highest risers in the index, including Telekom, NN, and VOYO, reflect the power of strategic transformation when aligned with customer needs. Meanwhile, new entrants such as Revolut (finance app), Action (non-food discount store), and Faxcopy (office supplies) join the index for the first time.

Case studies

Slovakia's ecosystem transformation is in its early but promising stages, with signs of AI-enabled CX orchestration in healthcare, mobility, and financial inclusion. While agentic orchestration remains nascent, infrastructure is improving to enable future cross-sector collaboration.

Tatra banka: Agentic digital financial services

Tatra banka's "Chatbot Adam" offers 24/7 service across account management, lending, and security. These agents are embedded in a flexible architecture that allows for continuous enhancement and future integration with partner services.[32]

ProCare/Penta Hospitals: Digitally coordinated care pathways

By integrating appointment management, diagnostics, and post-visit communication, ProCare is building the foundations of an orchestrated digital health ecosystem that guides patients through personalized care journeys.[33]

Slovak Lines: Towards intelligent, multimodal mobility

Slovak Lines is embedding smart ticketing and real-time alerts, into its processes. These early efforts lay the groundwork for a Mobility-as-a-service (MaaS) ecosystem where autonomous agents could coordinate travel across regional and urban modes.[34]

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Switzerland

Top index companies

1. Raiffeisen
2. Nespresso
3. Twint
4. Swiss Airlines
5. Lindt

In the first year of compiling a customer experience excellence index for Switzerland, Raiffeisen leads the index building loyalty through deep community roots, personal relationships, and transparent financial advice, earning trust across generations.

Nespresso delivers premium, consistent experiences across channels, pairing product quality with personalized recommendations and fast, reliable service.

Twint, Switzerland's home-grown digital wallet, wins on ease and integration, offering frictionless payments across retail, transport, and peer-to-peer contexts, backed by responsive support. Swiss Airlines reflects national values of reliability and efficiency, with attentive service, seamless digital touchpoints, and strong disruption management that keeps customers informed.

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

Together, these brands master the fundamentals, trust, reliability, ease, and layer in personalization and emotional connection, delivering the kind of coherent, high-quality experiences Swiss consumers value most.

Case studies

UBS: Orchestrating client engagement with autonomous AI

UBS integrates AI agents across investment advisory, risk management, and compliance monitoring. These agents operate within a composable platform co-developed with Microsoft, enabling personalized, efficient, and compliant financial journeys.[35]

Swiss Digital Health Ecosystem: Coordinated, secure health experiences

Through the SDHE, healthcare providers, insurers, and digital service platforms will be connected via secure infrastructure. AI agents will coordinate triage, care recommendations, and longitudinal health management, delivering proactive and patient-centric journeys.[36]

SBB (Swiss Federal Railways): A multimodal mobility platform

The platform integrates trains, buses, shared vehicles, and micro-mobility. AI agents help users plan, book, and optimize journeys based on preferences, real-time conditions, and carbon impact, turning SBB into a holistic mobility orchestrator.[37]

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Türkiye

Top index companies

1. Apple Store
2. Arçelik
3. Shell
4. Trendyol
5. Opet

Highest risers

1. FLO (+19 places)
2. Vakıfbank (+18 places)
3. Trivago (+13 places)

New entrants

1. Trendyol Express (8th place)
2. Trendyol Go (18th place)

Apple Store leverages global best practices and seamless omnichannel experiences, earning consistent customer loyalty.

Turkish household appliances brand Arçelik continues to impress through innovation, product reliability, and excellent after-sales service. Shell and Opet, both prominent fuel-retail networks, have differentiated themselves via convenience, loyalty schemes, and integrated digital services at the pump, delivering efficient and emotionally positive interactions that deepen engagement.

Trendyol, an e-commerce retailer, leads with intuitive user experience, fast logistics, and personalized offers, and its phenomenal recent growth is reflected through new entrants Trendyol Express and Trendyol Go, which now rank 8th and 18th respectively by delivering superior last-mile delivery and express options.

Among the highest risers, FLO (shoe retailer), Vakıfbank, and Trivago gained strong traction. FLO boosted in-store and online customer satisfaction through loyalty programs and responsive service. Vakıfbank has invested in digital banking and streamlined customer journeys, improving perceptions around ease and trust. Trivago stood out by refining its platform's usability and meta-search features, making travel planning simpler and more emotionally satisfying.

Case studies

Türkiye is showing momentum in Gen AI-driven transformation, particularly in financial services, telecoms, and e-commerce. Some leading banks are assessing AI agents for customer service, credit decisioning, and personal financial management.

Hepsiburada, AI e-commerce platform

Hepsiburada a leading e-commerce platform, is using AI across demand forecasting, personalized recommendations, and smart logistics. Their tech stacks supports autonomous agents that adapt fulfilment and pricing strategies in real time.[38]

Garanti BBVA: Composable financial orchestration with AI agents

Garanti BBVA's mobile platform integrates AI agents that offer goal-based advice, automated budgeting, and personalized offers. These services are composable and can scale across ecosystem partners such as insurers and merchants.[39]

İşbank: Maxi Intelligent conversational assistant

işbank's AI-powered digital assistant, Maxi, serves as a pioneering example of conversational banking in Türkiye. Since its introduction in 2018, Maxi has conducted millions of dialogues, via the bank's mobile app, işCep, combining voice and text in a natural and intuitive way.[40]

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United Kingdom

Top index companies

1. Richer Sounds
2. Nationwide
3. first direct
4. Emirates
5. John Lewis & Partners

Highest risers

1. Virgin Active (+276 places)
2. KLM (+254 places)
3. Air France (+225 places)

New entrants

1. Doubletree by Hilton (19th place)
2. Sheraton (22nd place)
3. The Perfume Shop (45th place)

The leading companies in the UK all share a common characteristic, delivering consistent emotional value at every touchpoint. They pair digital innovation (notably AI and omnichannel strategies) with a human-centered approach: fast, seamless support plus real emotional connection.

Richer Sounds demonstrate that even in a high technology organization, human to human support is still highly valued. The same is true for first direct.

Nationwide and John Lewis similarly invest in staff empowerment, personalized care, and robust digital human channel integration to reduce effort and build trust (integrity), rising high on advocacy and loyalty scores.

Emirates, the leading airline, expanded their use of physical AI with the launch of Sara, a mobile chatbot that can converse directly with passengers, change flights and update on arrivals and departures and answer a range of questions.

Brands like Virgin Active, KLM, Air France, and newcomers DoubleTree by Hilton, Sheraton, and The Perfume Shop have entered or climbed the rankings thanks to rapid investments in digital experience, stronger customer recovery (Resolution), and more tailored service journeys.

Case studies

The United Kingdom is at the forefront of deploying agentic and autonomous AI across key industries, including financial services, retail, utilities, media, and health. UK organizations are actively embracing composable architectures to scale AI capabilities across customer journeys and ecosystems. Companies are transitioning from AI as an internal capability to AI as an ecosystem orchestrator. Leading organizations are deploying agentic systems that coordinate services across industries, channels, and life stages, paving the way for context-aware, anticipatory customer experiences. Enablers of this transformation include a strong regulatory framework (e.g., UK AI White Paper), high levels of digital maturity, and strategic investment in data interoperability, AI safety, and modular platforms.

Octopus Energy: Agentic orchestration of home energy ecosystems

Octopus's Kraken platform uses AI agents to manage billing, forecast energy usage, and optimize appliance operation in real time. These agents interact with EVs, smart thermostats, and solar panels to deliver seamless, low-carbon experiences.[41]

NHS Greater Manchester: Coordinated care through intelligent agents

AI is being used to predict hospital readmissions, triage patients, and automate referrals across the NHS ecosystem. Intelligent agents work across multiple providers to support population health and reduce administrative burden.[42]

TfL: Smart city

In smart cities, Transport for London (TfL) is using AI agents to predict and manage congestion, personalize commuter updates, and coordinate multimodal transport. Its open data strategy enables agentic services to plug into third-party mobility apps and ecosystem partners.[43]

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United States

Top index companies

1. H-E-B
2. Edward Jones
3. USAA
4. Patagonia
5. Costco Wholesale

Highest risers

1. Floor & Décor (+141 places)
2. Hannaford (+120 places)
3. Cricket Wireless (+111 places)

New entrants

1. Chime (75th place)

H-E-B continues to lead by blending operational excellence with a community-first mindset, investing in local service, well-stocked stores, and staff empowerment.

Edward Jones stands out for its highly personalized, relationship-based advisory model, using technology to augment, not replace, its human touch. USAA, long a CX leader, further strengthened its position by enhancing digital self-service tools while maintaining empathetic, member-aligned service. Patagonia's brand purpose around environmental stewardship continues to inspire loyalty, as it delivers an end-to-end experience anchored in sustainability, activism, and quality. Costco Wholesale offers consistency, value, and simplicity, building trust through efficient operations and transparent pricing.

Among the highest risers, Floor & Décor provides in-store workshops and virtual master classes in home decor, and Hannaford has invested in frontline training and easy-to-navigate store formats.

Cricket Wireless has made strong gains by simplifying mobile plans and improving customer service across channels.

Chime, as a new entrant to the index reflects the rise of digital-first financial services that focus on accessibility, speed, and transparent communication, meeting customers where they are.

Case studies

The United States is at the global vanguard of agentic and autonomous AI adoption, with pioneering use cases in financial services, healthcare, retail, technology, and transportation. US companies are not only adopting AI, but they are also shaping the technology architectures required to support a new wave of autonomous agents.

Nike: Personalized, predictive fitness

Nike has built an ecosystem around fitness, lifestyle, and wellness through its suite of digital platforms, Nike Training Club, Nike Run Club, and the Nike app, which all use AI to personalize content, coaching, and product recommendations. Through AI, Nike transforms data from workouts, purchases, social engagement, and product interactions into a seamless experience, connecting community, content, commerce, and performance into one dynamic, self-learning ecosystem.[44]

Walmart: Orchestrating end-to-end technology support

Walmart has rapidly evolved from a traditional retailer into a data and AI-powered ecosystem, blending commerce, logistics, health, and advertising services. At the core is Walmart Scintilla, an AI analytics platform that offers real-time retail intelligence to suppliers. Combined with its omnichannel platform and AI-powered inventory management, this helps optimize shelf availability and drive personalized promotions.[45]

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Designed by Evalueserve.
Publication name: Global Customer Experience Excellence 2025–2026: Redefining excellence in the age of agentic AI | Publication number: 140165-G | Publication date: October 2025