



The big shift: experience by design

Earning customer trust and loyalty
in an increasingly intelligent world

KPMG New Zealand CX50 2026
Celebrating the best customer experience organisations

KPMG. Make the Difference.



Contents

Foreword

New Zealand's
CX50 snapshot

1

New Zealand's
CX50 leaders

2

Customers
reward the
Total Experience

3

New Zealand
sector
performance

4

The trust dividend

5

The loyalty
equation

6

Value as a
customer
experience
differentiator

7

Experience
happens across
channels

8

The big shift:
AI in customer
experience

9

The leadership
agenda

Foreword

Earning loyalty in a changing customer landscape

The KPMG New Zealand CX50 benchmarks customer experience (CX) performance through the voices of Aotearoa New Zealand consumers. Part of a global study, the research explores how customers interact with brands, what they value most and which organisations are delivering experiences that consistently meet or exceed expectations.

Here we present the results of the survey into 80 of New Zealand's most popular brands, revealing what a great customer experience means to New Zealanders. Consumers were asked to rate brands across eight sectors against KPMG's The Six Pillars criteria; a set of criteria that summarises the universal qualities that customers look for. Our CX50 2026 leaders are those that set the CX standard for New Zealand in 2026.

Spanning organisations across financial services, retail, grocery, telecommunications, utilities, travel, restaurants, entertainment and leisure, the report details how every day, New Zealanders compare their experiences as a customer. The results show us that increasingly, organisations are not competing against their direct competitors, but are competing against the best experience a customer has had anywhere. This rise in what we describe as 'liquid expectations' raises the bar for every New Zealand organisation.

At the same time, the customer experience is evolving. New Zealand consumers do not judge organisations on an individual interaction alone. Every touchpoint, channel and moment that forms their total experience shapes their relationship. Consumers reward organisations that make their experience feel connected, consistent and easy to navigate.

At the heart of this total experience is an organisation's ability to connect customer needs with employee capability, data, technology and service delivery. The brands that will earn the loyalty of New Zealand consumers combine people, processes and technology to create an experience that is relevant, trusted and valuable.

Overall, the KPMG New Zealand CX50 shows us that customer experience has entered a new era. It presents a shift from the need to design experiences for people, to incorporating AI-powered agents that can search, recommend, act and transact on behalf of customers. Customers are already more open to AI assistance, but still place a premium on transparency, control and access to human support.

This shift requires organisations to think beyond user experience (UX) and begin designing for agent experience (AX) as well.

Congratulations to all of our KPMG New Zealand CX50 2026 leaders.

Ngā mihi,



Lance Webb

**KPMG New Zealand,
Head of Customer Experience Practice**

Survey methodology

About the research

For 16 years, KPMG professionals have studied how consumers experience brands and what distinguishes leading organisations. Since 2010, approximately 791,000 consumers have provided 7.8 million evaluations across 41 countries, regions and jurisdictions, helping KPMG develop a substantial evidence base for understanding customer experience best practice.

In 2026, KPMG New Zealand benchmarked customer experience performance in New Zealand for the first time since 2022. KPMG CX50 2026 surveyed 1,076 New Zealand consumers, who evaluated organisations they had personally interacted with and felt able to assess based on their own experience. Each respondent could evaluate up to 12 organisations.

The study covered 80 well-known New Zealand brands across eight sectors and generated 10,502 individual brand evaluations. These evaluations provided the evidence base from which the 50 highest-ranked eligible brands form KPMG CX50 2026. The research was conducted through an online survey using a nationally representative sample, balanced by age, gender and region.

To evaluate a brand, respondents were required to have interacted with it within the previous six months, whether by making a purchase, using its products or services, contacting the organisation or browsing its website. Brands were required to meet a minimum response threshold to be eligible for the rankings.

Important note

The rankings represent the views and experiences of consumers participating in the research. All organisations included in the study, including KPMG audit clients, are represented based on consumer opinion and ranking. References to individual organisations should not be interpreted as an endorsement by KPMG New Zealand.

Measuring customer experience performance

Consumers rated brands based on KPMG's Six Pillars of customer experience excellence: *Personalisation, Time and effort, Expectations, Integrity, Resolution and Empathy*. These ratings form a compound metric known as the Customer Experience Performance (CXP) score.

The CXP score is derived from performance across the Six Pillars, weighted by their impact on advocacy, represented by the net promoter score (NPS), and loyalty. This enables KPMG CX50 2026 to move beyond measuring satisfaction with individual interactions and assess the characteristics of experience that contribute to stronger customer relationships.

Beyond the Six Pillars, the research also explored a broader range of factors shaping the total experience, including trust, value, loyalty and loyalty programmes, channel experiences, and the growing role of AI in customer experience. The AI research examined consumers' exposure to AI agents and assistants, satisfaction with those experiences and openness to future agentic AI scenarios.

The quantitative research was complemented by interviews with organisations that performed high in the study. These conversations were used to develop case studies that add organisational context to the consumer findings and provide practical examples and lessons for readers. The underlying research materials confirm that case studies were deliberately incorporated to strengthen the report by adding qualitative perspectives from leading organisations.

1,076

New Zealand consumers surveyed

10,502

Individual brand evaluations

80

New Zealand organisations evaluated

50

New Zealand brands ranked

8

Industries represented



Themes shaping customer expectations

The strongest organisations are responding to five powerful shifts shaping customer behaviour and expectations.



Loyalty is earned beyond the programme

Rewards remain important, but customers increasingly stay loyal to organisations that consistently deliver value, trust and relevance.



Ease is the entry requirement

Customers expect organisations to make life easy. The strongest experiences combine simplicity with relevance and trust.



Trust creates advocacy

Customers recommend organisations they trust. Confidence is built through dependable, transparent and accountable experiences.



Value is becoming experiential

Customers do not separate price from experience. Value is strengthened or weakened every time an organisation asks for effort, makes a promise or responds to a problem.



A second front door is emerging

As AI agents increasingly act on behalf of customers, organisations must design for both user experience and agent experience, creating experiences that work for people and the intelligent systems acting on their behalf.

New Zealand CX50

Key insights at a glance

CX performance

7.4/10

Average CXP score
in the CX50

8.2/10

Highest CXP score
in the CX50

Key drivers

Integrity

#1 strongest driver of
customer advocacy

Personalisation

#1 strongest driver of
customer loyalty



Empathy

6.7/10

lowest-rated pillar



Time and effort

7.8/10

highest-rated pillar



App

8.1/10

records the highest
channel satisfaction

The future customer

78%

of consumers say loyalty and rewards
programmes are important in their
decision to continue choosing a brand

37%

of consumers are
open to allowing AI
assistants to choose
products or services
on their behalf

“

There's no secret formula or silver bullet to creating a great customer experience. It's about bringing the right people together early and designing the experience together.

Steph Welch

Head of Loyalty, Woolworths



01

The KPMG New Zealand CX50

The organisations setting the standard for
customer experience across New Zealand in 2026

New Zealand's CX50 2026 Leaders

Recognising the organisations delivering New Zealand's leading customer experiences

1		Mitre10 2026 CXP score: 8.19	6	ANZ Bank 2026 CXP score: 7.78
2		Animates 2026 CXP score: 7.96	7	Life Pharmacy 2026 CXP score: 7.78
3		Bunnings Warehouse 2026 CXP score: 7.90	8	Unichem 2026 CXP score: 7.72
4		Briscoes 2026 CXP score: 7.82	9	Chemist Warehouse 2026 CXP score: 7.71
5		Kiwibank 2026 CXP score: 7.79	10	Farmers 2026 CXP score: 7.69

Entertainment & Leisure
Financial Services
Grocery Retail
Non-Grocery Retail
Restaurant & Fast Food
Telecoms
Travel & Hotels
Utilities

The 2026 Top 10 reflects significant change in New Zealand customer experience leadership, with seven new brands entering the Top 10 since 2022*.

Only three organisations, Mitre 10, Life Pharmacy and Unichem, have maintained their place among New Zealand's customer experience elite.

*The 2022 study was the most recent KPMG New Zealand customer experience research conducted before 2026.

Biggest movers



Beyond the top 10: The CX50 rankings

From #11 to #50: The organisations completing the 2026 KPMG New Zealand CX50

11	AA Insurance 2026 CXP score: 7.69	21	Harvey Norman 2026 CXP score: 7.40	31	Rebel Sport 2026 CXP score: 7.23	41	Caltex 2026 CXP score: 7.06
12	PAK'nSAVE 2026 CXP score: 7.60	22	Mercury 2026 CXP score: 7.39	32	Burger King 2026 CXP score: 7.22	42	Spark NZ 2026 CXP score: 7.05
13	Sharesies 2026 CXP score: 7.58	23	Skinny Mobile 2026 CXP score: 7.38	33	Subway 2026 CXP score: 7.21	43	BP 2026 CXP score: 7.03
14	BNZ 2026 CXP score: 7.55	24	Contact Energy 2026 CXP score: 7.38	34	KFC 2026 CXP score: 7.20	44	McDonald's 2026 CXP score: 7.00
15	ASB Bank 2026 CXP score: 7.53	25	Woolworths 2026 CXP score: 7.35	35	Dominos Pizza 2026 CXP score: 7.17	45	Jetstar Airways 2026 CXP score: 6.93
16	The Warehouse 2026 CXP score: 7.53	26	Cotton On 2026 CXP score: 7.34	36	AKL Intl. Airport 2026 CXP score: 7.14	46	MightyApe 2026 CXP score: 6.93
17	New World 2026 CXP score: 7.52	27	Air New Zealand 2026 CXP score: 7.33	37	Mobil 2026 CXP score: 7.12	47	Genesis Energy 2026 CXP score: 6.89
18	Kmart 2026 CXP score: 7.52	28	Two Degrees 2026 CXP score: 7.31	38	Westpac 2026 CXP score: 7.11	48	FreshChoice 2026 CXP score: 6.85
19	Gull 2026 CXP score: 7.41	29	Z Energy 2026 CXP score: 7.30	39	Pizza Hut 2026 CXP score: 7.10	49	Sky 2026 CXP score: 6.48
20	Lotto NZ 2026 CXP score: 7.41	30	Four Square 2026 CXP score: 7.25	40	One NZ 2026 CXP score: 7.09	50	SkyCity 2026 CXP score: 6.23

Entertainment & Leisure
Financial Services
Grocery Retail
Non-Grocery Retail
Restaurant & Fast Food
Telecoms
Travel & Hotels
Utilities

Beyond the aisle: Mitre 10 building loyalty one small improvement at a time

For more than 50 years, Mitre 10 has been equipping, inspiring and supporting Kiwi DIYers and tradies of Aotearoa. Today, that commitment has earned recognition as New Zealand's number one customer experience organisation in the CX50 2026.

As New Zealand's highest-ranked customer experience brand in the CX50 2026, Mitre 10 demonstrates that exceptional experiences are rarely created through a single innovation or initiative. Instead, customer loyalty is earned through a relentless focus on getting the fundamentals right, every day, in every store. Following the introduction of its 'With you all the way' brand promise and supporting Voice of Customer programme, Mitre 10 has embedded customer feedback into how stores operate, helping teams identify opportunities for improvement and act on them quickly.

What distinguishes Mitre 10 is the knowledge, expertise and service delivered by its people. Whether helping customers solve a problem, complete a project or make the right product choice, Mitre 10's teams provide the advice, confidence and support customers value most. These human interactions are increasingly supported by digital tools and innovations that make the experience more convenient and easier to navigate. Innovations such as 'Tap to Flash' make it easier for customers to locate products in-store, while knowledgeable team members continue to provide the advice, reassurance and confidence customers need to complete projects successfully.

At the same time, Mitre 10 looks beyond the transaction to create deeper customer connections. Product stewardship initiatives enable customers to responsibly recycle difficult waste streams such as plastic garden pots, light bulbs, batteries and polystyrene. Customers can purchase plants, use them at home and later return the empty pots for recycling, creating another reason to engage with the brand. Since launching in 2021, over 120 tonnes have been recycled - equivalent to approximately 6.2 million pots.

Together with strong community connections and local ownership, these initiatives help create experiences that customers trust, value and return to time and time again.

“

It's all of the little things coming together. It's not one kind of gimmick or one big initiative that does it. It is constant improvement by a lot of people.

Mark Vaughan
Mitre 10

Personalisation		Time & effort	Expectations	Integrity	Resolution	Empathy
Mitre 10 2026	8.39	8.59	7.98	8.36	8.09	7.46
Non-grocery retail average 2026	7.84	8.02	7.39	7.56	7.26	6.64

02

Customers reward the total experience

Customer experience is moving beyond the optimisation of individual touchpoints towards the orchestration of a connected total experience.

This requires organisations to bring together customer needs, employee capabilities, data, technology and service delivery, enabled by five foundations and experienced by customers through KPMG's Six Pillars of customer experience excellence.

The KPMG CX50 2026 helps us understand both how organisations are performing across the Six Pillars and which aspects of experience matter most to customers. The results show why performance and importance are not always the same thing, and reveal the experiences that have the greatest influence on advocacy and loyalty.

Together, these insights reinforce an important principle: exceptional experiences are not created by a single moment, but by an interconnected system working consistently around the customer.

Customers reward the total experience

Customer experience is evolving from optimising individual touchpoints to orchestrating the total experience. Customers experience an organisation as a whole, across interactions, channels and moments, and increasingly judge how well these work together.

KPMG CX50 2026 tells us what New Zealand consumers value and experience. KPMG interprets the 'total experience' as providing the broader organisational response, bringing together customer needs, employees, partners, data, technology and service delivery. Its five foundations describe the capabilities organisations need to connect to respond effectively.

KPMG's Six Pillars provide the customer lens through which we understand what matters most to consumers.

When these elements work together, organisations can create experiences that are more relevant, effortless, trusted and valuable.

Five foundations enable the total experience

- 1 Customer centricity
- 2 Data-driven insights
- 3 Seamless integration
- 4 Employee empowerment
- 5 Technology enablement

The five foundations of total experience enable organisations to deliver consistently against the Six Pillars. Together, they connect customer needs with employee capabilities, data, technology and service delivery, turning individual interactions into a coherent Total Experience.

CX SIX PILLARS							
	Personalisation	Time and effort	Expectations	Integrity	Resolution	Empathy	
WHAT LEADING ORGANISATIONS DO	CUSTOMER QUESTION	Do you understand me?	Do you make it easy?	Do you deliver what you promise?	Can I trust you?	Will you fix the problem?	Will you respond to my circumstances?
		Use customer insight and individualised experiences to create relevance and emotional connection	Minimising customer effort and creating frictionless processes	Set clear expectations and consistently meet or exceed them	Act transparently, consistently and in ways that build confidence	Take ownership and turn service failures into relationship-building moments	Understand individual needs and respond with appropriate support and care

Performance and importance are not always the same thing

Customers reward ease and simplicity, but high performance does not always equate to high impact. While customers expect interactions to be easy, loyalty and advocacy are shaped most strongly by trust and personalisation.

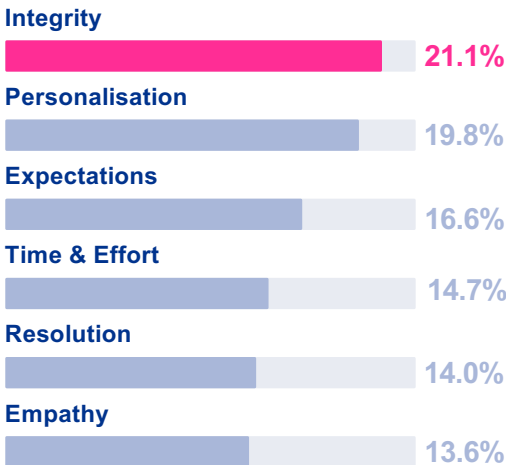
How the market performs at a national level

Time and effort is the highest-scoring pillar, indicating that customers generally find interactions straightforward. Empathy remains the largest performance gap.

Pillar	CX50 average
 Personalisation	7.7
 Time and Effort	7.8
 Expectations	7.2
 Integrity	7.4
 Resolution	7.2
 Empathy	6.6

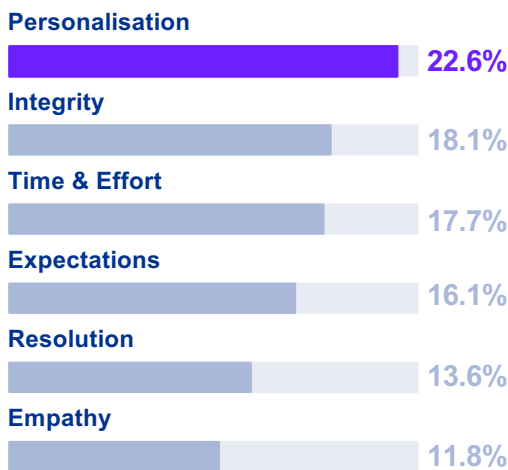
Scores show the average rating given by consumers on a scale from 0 to 10.

Strongest drivers of advocacy: Integrity followed by personalisation



The percentages show each pillar's model weight based on its reported relationship with advocacy and loyalty. The average of the advocacy and loyalty weights is used to calculate the overall CXP score.

Strongest drivers of loyalty: Personalisation followed by integrity



Ease earns consideration. Trust and relevance strengthen customer relationships.

Exceptional experience is a system, not a single moment

The Six Pillars of customer experience work together: remove friction, create relevance, build confidence and recover well when the experience breaks.

KPMG CX50 2026 shows that the Six Pillars work together, but they play different roles across the total experience. We describe *Time and effort* and *Expectations* as foundational because they make the experience work: customers need interactions to be straightforward and promises to be clear and consistently delivered. *Personalisation* and *Integrity* strengthen the relationship by creating relevance and trust, while *Resolution* and *Empathy* become especially important in moments of truth, when organisations have the opportunity to respond to individual circumstances, recover effectively and reinforce customer confidence.

The results reinforce this distinction. *Time and effort* is the highest-performing pillar nationally, while *Integrity* has the strongest reported relationship with advocacy and *Personalisation* the strongest with loyalty. This demonstrates why exceptional experience requires more than ease alone: organisations need to make the experience work, give customers reasons to prefer them, and respond effectively when it matters most.



It's really showing up consistently for the customer and not shifting to a new strategy. People are seeking simple experiences that are familiar to them.

Leah Neilson

Chief Marketing Officer, Lotto NZ

The leadership implication

Treat ease as the entry requirement, not the end state.

Make relevance useful rather than intrusive. Translate trust into visible behaviours: clarity, consistency, ownership and access to support. Design recovery as part of the experience, not an exception to it.

Foundational Make the experience work

Time and effort • Expectations

Be easy to deal with. Make the promise clear. Deliver consistently.

Relationship Give customers a reason to prefer

Personalisation • Integrity

Demonstrate understanding. Use insight responsibly. Build trust through dependable action.

Moment of truth Prove the relationship when it matters

Resolution • Empathy

Own the problem. Adapt to the customer's circumstances. Restore confidence.

Animates: Trust built one moment at a time

Animates' strong performance in the CX50 2026 reflects its understanding that pet ownership is deeply personal and emotional. For many customers, pets are family members, and the experiences surrounding their care often carry heightened levels of emotion, trust and responsibility. Rather than viewing customer experience as a series of transactions, Animates focuses on creating meaningful interactions that help customers feel understood, supported and confident in the decisions they make for their pets.

Central to this approach is the belief that trust is built through a series of small moments. Whether a customer is seeking advice in-store, contacting customer care, visiting a clinic or shopping online, every interaction contributes to a broader perception of the brand. This philosophy has shaped how the organisation designs experiences, with an emphasis on consistency, empathy and making life easier for both customers and their pets.

Over the past 12 months, Animates has continued to invest in reducing friction across the customer journey. This includes improvements to its digital experience, extending customer care availability to seven days a week and introducing two-hour delivery capabilities to better meet customer expectations for convenience. At the same time, the business has reviewed policies and processes to ensure they support customer outcomes rather than create unnecessary complexity, empowering teams to use judgement and common sense when helping customers.

The organisation has also made significant investments in how it develops and supports its people. A refreshed customer care training programme encourages team members to connect with customers, understand the context behind each interaction and provide reassurance when it matters most. Rather than focusing solely on transactions, teams are trained to create confidence, build emotional connections and demonstrate genuine care. This customer-first mindset is a key contributor to Animates' exceptional performance for empathy.

Underpinning these efforts is a commitment to understanding what customers truly value. Through customer research, brand tracking and ongoing engagement with frontline teams, Animates continuously gathers insights that help shape decisions across the business. These insights reinforce that value is about more than price alone. Customers are increasingly seeking trust, convenience, expertise and experiences that feel personalised to their needs.

Animates demonstrates that empathy is not a standalone capability, but the outcome of understanding customers deeply, empowering employees to do what is right and consistently delivering hundreds of positive micro-moments.

“

What's important is that we understand what is customer value, and only then can you can deliver on expectations and personalise services.

Nathalie Moolenschot
General Manager Marketing & eCommerce, Animates

03

New Zealand sector performance

Customer expectations are increasingly shaped by the best experiences they encounter anywhere, but the context in which those experiences are delivered still matters.

0.75

points

Separate the highest and lowest average customer experience performance scores across sectors

KPMG CX50 2026 enables us to explore how customer experience performance differs across eight New Zealand sectors, based on consumers' evaluations of brands they have interacted with. The Six Pillars provide a consistent customer lens for comparing sectors while recognising that customer needs, expectations and moments that matter can differ significantly by industry. Viewed through a total experience lens, the results provide a broader picture of how effectively different sectors are meeting the expectations of New Zealand consumers. The following sector results and snapshots compare overall customer experience performance, recognise the CX50 leaders within each industry, and highlight the distinctive characteristics shaping customer experience in each sector.

Customer experience across New Zealand sectors

Different sectors, shared expectations

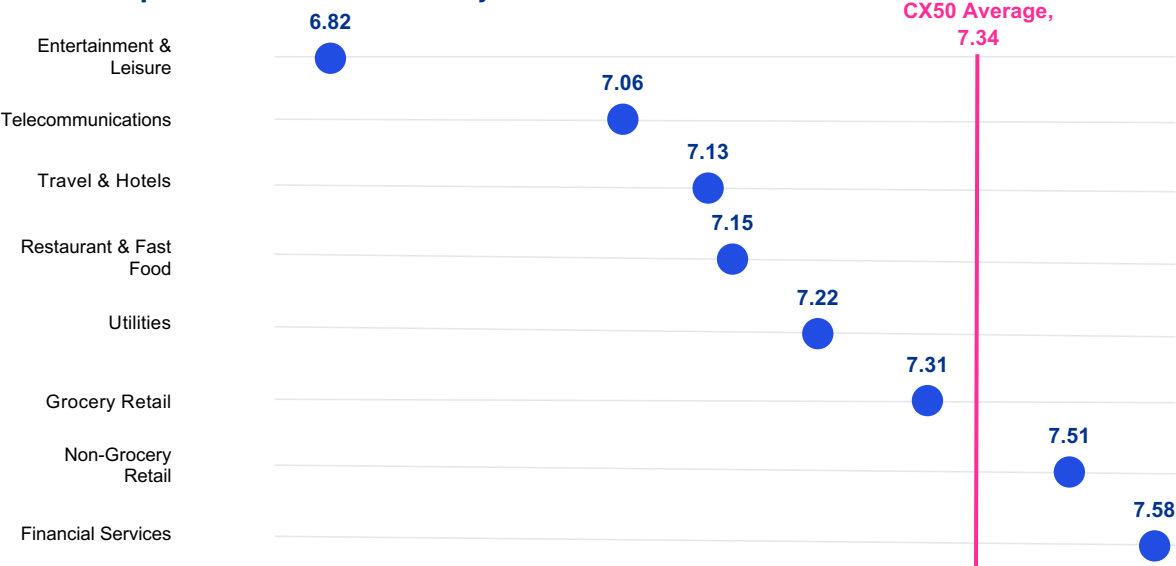
Customer expectations are no longer shaped by a single sector. The ease of an online retailer influences what customers expect from their bank. Personal service in retail shapes expectations of an airline. The transparency of a utility provider influences how customers judge other organisations they interact with.

As expectations move across sector boundaries, organisations are increasingly compared with the best experiences customers encounter anywhere. Yet context still matters. Customer needs, expectations and moments of truth differ by sector, and the KPMG CX50 2026 results help us understand those differences.

The results show the average CXP score for each sector against the national CX50 average, highlighting differences in how New Zealand consumers experience organisations across the market.

The sector leaders below recognise the highest-ranked CX50 organisation within each sector. The pages that follow explore each sector in more detail, including performance across KPMG's Six Pillars and the characteristics shaping the customer experience.

Customer Experience Performance score by sector



Note: Utilities and Travel & Hotels are based on three ranked organisations; Entertainment & Leisure on two.

KPMG CX50 2026 sector leaders

Non-Grocery Retail	Financial Services	Restaurant	Grocery Retail	Entertainment & Leisure	Utilities	Telecoms	Travel & Hotel
Mitre 10	Kiwibank	Burger King	PAK'n SAVE	Lotto NZ	Mercury	Skinny	Air New Zealand

What matters most by sector

While customer expectations share common foundations, each sector reveal different strengths, gaps and moments of truth.

Financial services

CXP Score
7.58

7 CX50 ranked brands | Leader: Kiwibank



Financial services leads the sector comparison, with above-market scores across all six pillars. Customers are placing their trust in organisations during some of life's biggest moments.

Confidence is becoming a competitive advantage. Customers place their trust in organisations during some of life's biggest moments and increasingly reward experiences that reduce complexity, provide clarity and help them make decisions with certainty. Digital expectations are also evolving, with 34.6% open to delegating routine tasks to their own AI assistant. The opportunity is to continue building trust and human reassurance as more journeys become digital and self-directed.

Non-grocery retail

CXP Score
7.51

19 CX50 ranked brands | Leader: Mitre 10



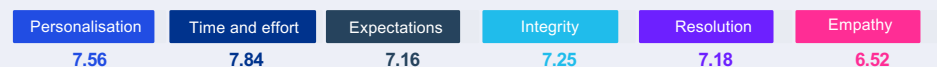
Non-grocery retail ranks second and records the strongest *Time and effort* score of any sector. Customers want shopping to feel effortless. They value retailers that combine choice, convenience and knowledgeable support to help them make the right purchase with confidence.

The opportunity extends beyond making purchases easy. Customers reward retailers that combine frictionless experiences with expert guidance, helping them navigate choice and make confident decisions in moments that matter. More than a third (33.8%) are open to AI-assisted product or service recommendations, signalling growing openness to technology that can make choice simpler and more relevant.

Grocery retail

CXP Score
7.31

5 CX50 ranked brands | Leader: PAK'nSAVE



Grocery retail sits close to the national benchmark. *Time and effort* is the clearest strength, reflecting a category where customers repeatedly experience the basics of finding, buying and receiving everyday products. Customers want everyday shopping to be simple. The strongest retailers reduce effort, deliver visible value and provide a reliable experience week after week. Small frustrations can quickly undermine loyalty, while consistency, availability and convenience create trust over time.

Consistency builds trust over time. In a category shaped by frequent interactions, leaders build loyalty by delivering reliable value. 27.4% of grocery customers are open to delegating routine tasks to their own AI assistant, pointing to an emerging role for technology in simplifying everyday interactions.

Utilities

CXP Score
7.22

3 CX50 ranked brands | Leader: Mercury



Utilities perform below the national benchmark, although the sector shows relative strength in *Resolution* and *Personalisation*. Customers expect essential services to work reliably and with minimal effort. When something goes wrong, responsive support, clear communication and confidence that issues will be resolved become particularly important.

Service recovery is therefore a defining moment of truth. Disruption creates an opportunity to build trust through clear communication, timely support and ownership of the outcome. 36.9% of customers are open to delegating routine utility tasks to their own AI assistant, pointing to an emerging appetite for simpler, more proactive service.

The strongest sectors translate common customer needs into category-specific execution.

Restaurant and fast food

CXP Score
7.15

6 CX50 ranked brands | Leader: Burger King



Restaurants and fast food are led by *Time and effort*: customers reward experiences that are simple, fast and consistent. Customers look for convenient experiences that fit into busy lives. They increasingly reward brands that combine speed and consistency with experiences that feel relevant and personal.

Simple experiences often create the strongest outcomes. The sector's top performers show that speed, ease and reliability matter when customers are seeking convenience, while personalisation and issue resolution provide opportunities to strengthen preference. 36.6% are open to AI-assisted product or service recommendations, suggesting customers may also be receptive to technology that makes choice quicker and more relevant.

Travel and hotels

CXP Score
7.13

3 CX50 ranked brands | Leader: Air New Zealand



Travel and hotels show balanced strengths in *Personalisation* and *Time & Effort*, followed by *Integrity*. Customers value experiences that reduce uncertainty, communicate proactively and provide support when plans change. While memorable moments can strengthen loyalty, how organisations respond when journeys do not go to plan can be just as important.

Memorable experiences build loyalty, but recovery moments define lasting impressions. Leading organisations combine personalised, low-effort experiences with proactive communication and clear ownership when journeys do not go as planned. 47.8% of customers are open to an AI assistant escalating an issue to a human, highlighting the opportunity to combine digital convenience with human support when it matters.

Telecommunications

CXP Score
7.06

5 CX50 ranked brands | Leader: Skinny Mobile



Telecommunications customers are looking beyond individual interactions to the quality of the overall relationship. The sector records an average CXP score of 7.06, below the 7.34 CX50 average, highlighting room to make experiences more consistent from digital self-service through to human support.

Customer feedback points to reliability, value, convenience and helpful support as recurring positives, while price rises, connectivity issues, billing problems, long waits and unresolved complaints remain common sources of friction.

The opportunity is to turn service continuity into stronger customer relationships, connecting channels, and making it easier for customers to get the right support when they need it

Entertainment and leisure

CXP Score
6.82

2 CX50 ranked brands | Leader: Lotto New Zealand



Entertainment and leisure sits below the national benchmark, although results should be interpreted cautiously given the small number of ranked organisations. Rather than focusing on the inherent characteristics of the category, the more useful customer experience opportunity lies in the fundamentals: making interactions straightforward, setting clear expectations and delivering consistent experiences across the customer journey.

Small base, clear fundamentals. For organisations in this sector, the opportunity is to focus on ease, clarity and consistency, ensuring customers can understand and navigate their interactions with minimal friction.

Lotto New Zealand: Consistency builds trust and loyalty

In a market where organisations are often tempted to respond to economic pressures with new campaigns, promotions or strategic shifts, Lotto NZ has taken a different approach. Rather than constantly changing direction, Lotto NZ has remained focused on creating experiences that feel distinctly Kiwi and uniquely Lotto NZ. The organisation has deliberately balanced short-term sales performance with long-term brand building, recognising that sustainable growth comes from creating trust, familiarity and customer relationships over time.

Central to this approach is a Voice of Customer programme that provides teams with a real-time view of customer feedback and experience pain points, helping inform both service delivery and product design. Supported by enhanced data capabilities and 'supercharged' data operations, customer insight has become a core enabler of decision-making across the business.

Over the past 12 months, Lotto NZ successfully delivered one of the largest technology transformations in its history, replacing its core gaming platform and rolling out new terminals across more than 1,100 retail locations nationwide. Delivered with minimal customer disruption, the modernisation has improved both retail and digital experiences while establishing the foundation for future innovation, including a new generation website and app, enhanced game experiences and more personalised customer journeys.

By staying committed to its strategy, continually removing friction, and consistently delivering the moments that matter, Lotto NZ has demonstrated how trust and loyalty are earned over time.

“

It's really showing up consistently for the customer. People are seeking simple experiences that are familiar to them. Therefore, we've been intentional about how we take moments that matter to market.

Leah Neilson
Chief Marketing Officer, Lotto NZ

04

The trust dividend

Trust is built through the cumulative experience customers have with an organisation.

21.1%

Integrity has the strongest reported relationship with customer advocacy

7.36_{/10}

Average Integrity score across KPMG CX50 2026 evaluations

In KPMG CX50 2026, we asked consumers directly whether they trusted the organisations they evaluated, alongside questions across the Six Pillars and the wider experience. Together, the results help us understand not only whether trust exists, but the experiences, behaviours and emotional needs that contribute to building and sustaining it.

From a total experience lens, trust emerges when the different elements of the experience consistently reinforce one another. In this section, we introduce the Connected Trust Experience as a way of bringing these expectations together, explore the emotional drivers that underpin trust, and examine Integrity performance across New Zealand sectors and organisations. Collectively, the findings show that trust is not created through a single interaction, but earned across the relationship.

The trust dividend

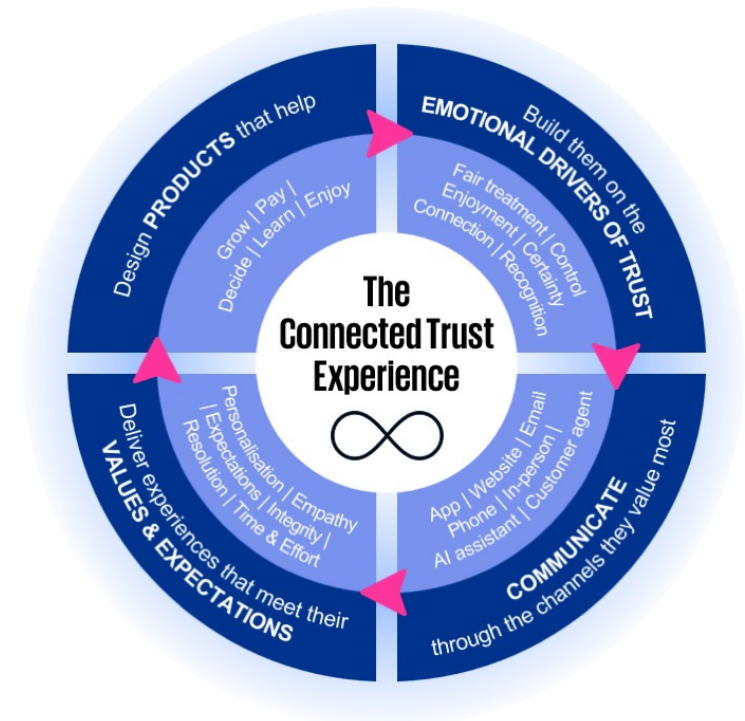
Trust is built across the Total Experience and returned through advocacy.

Trust is one of the most valuable assets an organisation can build, yet it is rarely created through a single interaction. KPMG CX50 2026 reinforces this: Integrity has the strongest relationship with advocacy, while themes of ease, relevance, transparency, reliability and effective resolution recur throughout the consumer results. Collectively, they point to what New Zealand consumers are seeking: experiences that work consistently, feel relevant to their needs and give them confidence in the organisations they choose.

This Connected Trust Experience framework provides a way to bring these expectations together. Informed by KPMG's broader work understanding consumer needs and behaviours, and reinforced by the findings of KPMG CX50 2026, it illustrates how trust is built across an interconnected experience rather than through any single product, channel or moment. Products need to deliver value, experiences need to meet expectations, interactions need to build emotional connection, and communication needs to reinforce confidence.

Viewed through a total experience lens, trust is the outcome of these elements working together consistently. When products, people, channels, data and service experiences reinforce one another, organisations can create the confidence that strengthens advocacy and long-term customer relationships.

Trust remains the most valuable currency in customer relationships. As AI becomes more prevalent, customers increasingly expect decisions to be fair, information to be protected and recommendations to reflect their best interests.



The emotional drivers of trust

Trust is emotional, earned and reinforced through experience.

KPMG CX50 2026 tells us whether New Zealand consumers trust the organisations they interact with and how experience influences advocacy and loyalty.

The six emotional drivers shown here were not directly measured in the CX50 survey. They draw on broader work understanding consumer needs and behaviours, and provide an additional lens for understanding how trust can be strengthened through the total experience.

The relative importance of these drivers will change depending on the customer, interaction, channel and moment. Fair treatment may matter most when resolving a complaint; control when customers are comparing options or choosing how to engage; recognition when an organisation acknowledges their history, preferences or loyalty. Certainty, enjoyment and connection become important in other parts of the relationship. Together, these emotional needs help organisations think beyond whether an experience simply works, to consider how the experience makes customers feel and whether it strengthens trust.

Building trust should be intentional, balanced and measured across the total experience.

1. Fair treatment

Am I being treated fairly?

Customers want to feel respected, understood and treated consistently. Trust begins when people believe an organisation is acting in their best interests, not simply its own.

4. Recognition

Do I feel seen and valued?

Trust deepens when customers feel recognised for their loyalty, preferences and history. Recognition signals that the relationship matters and that customers are more than a transaction.

2. Certainty

Do I know what to expect?

Trust grows when expectations are clear, promises are kept and surprises are minimised. Customers value transparency, simplicity and confidence that what was promised will be delivered.

5. Enjoyment

Do I enjoy interacting with this brand?

Positive experiences create emotional momentum. When interactions feel easy, rewarding or even enjoyable, customers become more willing to engage and return.

3. Control

Am I in charge of the experience?

People trust organisations that make it easy to make decisions, change plans and solve problems. Customers want support without feeling trapped, pressured or powerless.

6. Connection

Do I feel part of something bigger?

The strongest relationships create a sense of belonging. Customers trust organisations that align with their values, understand their world and make them feel part of a shared journey.

The choice

What did the organisation deliberately design or protect to strengthen customer confidence?

The trade-off

How does the organisation balance digital convenience with transparency, control and access to people?

The proof

What behaviour, measure or customer feedback achieves consistency?

The experience of trust

Customers decide whether an organisation can be trusted through the experiences it consistently delivers.

Integrity is often described as a value, but customers experience it through delivery. Every interaction contributes to a broader judgement about whether an organisation is dependable, transparent and acting in the customer's best interests. Organisations that demonstrate integrity create confidence across the entire relationship, not just individual touchpoints.



A valuable organisational asset

Trust reduces the distance between a satisfactory interaction and a relationship customers are willing to endorse. In this CX50 2026 study, we asked:

'Can I trust this organisation?'

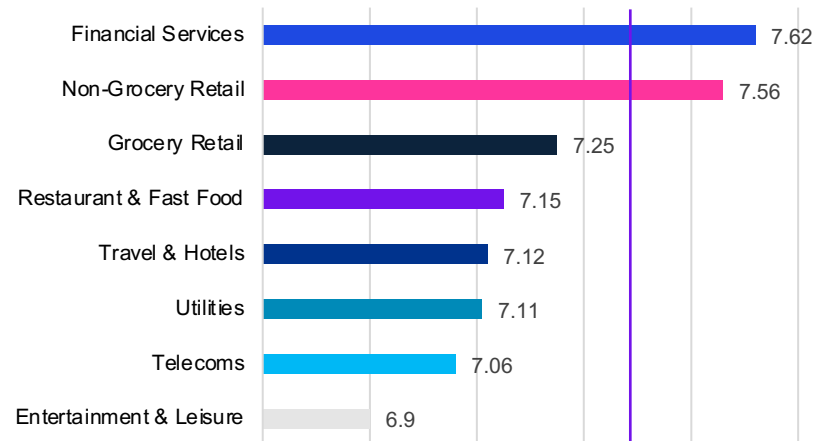
The result is a national average of 7.36 out of 10.



Built through connection, not a single moment

Customers experience products, people, channels, promises and recovery as one relationship. Trust grows when those elements reinforce one another: information is clear, delivery is reliable, ownership is visible and support is available when required.

Integrity score across sectors



CX50 Average, 7.36

The trust journey

One dependable interaction is evidence



Repeated dependable interactions become confidence



Confidence across the connected experience becomes advocacy



The dividend is not trust itself. It is what trusted relationships make possible.

“

For us it was about recognising that trust is built through a great customer experience and thousands of small positive interactions.

Nathalie Moolenschot
General Manager Marketing & eCommerce,
Animates



05

The loyalty equation

Loyalty is not created by a single interaction, benefit or reward. It is the cumulative outcome of many small moments across the customer relationship.

22.6% | **7.65**_{/10}

Personalisation has the strongest reported relationship with customer loyalty

Average Personalisation score across KPMG CX50 2026 evaluations

In KPMG CX50 2026, we explored loyalty by asking consumers about their intention to continue choosing the organisations they evaluated. We also explored the role of loyalty and rewards programmes, including how important they are to continued choice, which programmes consumers rate most highly and what customers value about them. The research shows customers particularly value programmes that save money, feel relevant, are easy to use and require little effort.

Loyalty emerges in the total experience when these individual moments connect to create an experience customers consistently value. Every interaction can strengthen or weaken the relationship, from how easy an organisation is to deal with and how relevant the experience feels, to whether promises are kept, problems are resolved and trust is earned. Loyalty programmes can reinforce the relationship, but lasting loyalty is ultimately built through the connected experience customers have over time.

Loyalty is bigger than the programme

Rewards can strengthen the customer relationship, but lasting loyalty is earned through the wider experience.

Loyalty is not created in a single moment. It is earned through the accumulation of many small experiences across the customer relationship. Every interaction adds to, or subtracts from, that relationship: how easy an organisation is to deal with, whether it understands the customer, keeps its promises, acts with integrity and responds effectively when something goes wrong.

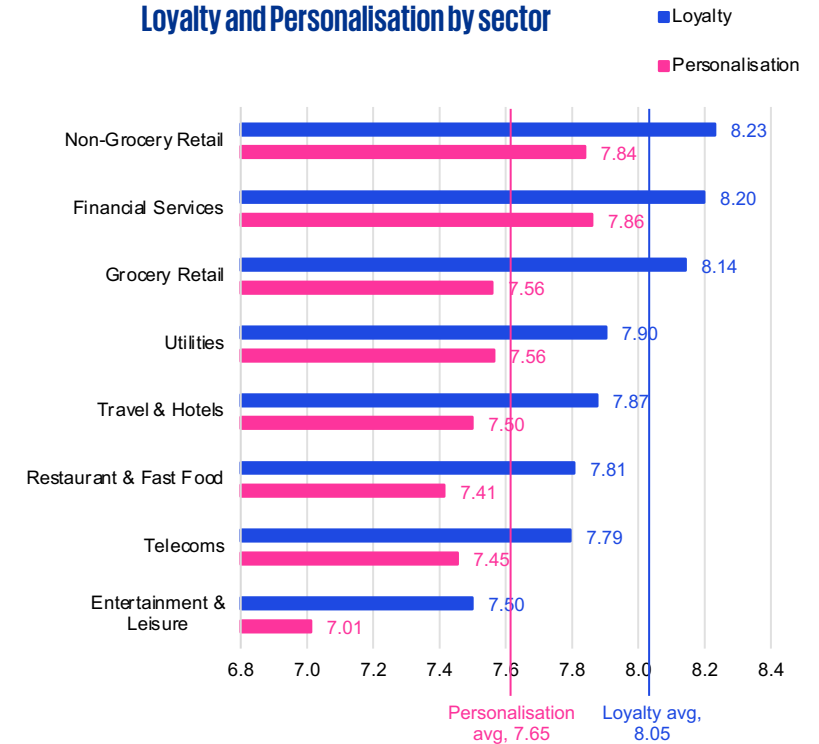
These micro-moments connect to create the overall total experience customers remember and value. Over time, consistently positive experiences build confidence, preference and stronger reasons to continue choosing an organisation.

A strong relationship can also create greater resilience when individual interactions fall short, particularly when organisations acknowledge problems, take ownership and resolve them well.

Personalisation plays an important role in this equation because it helps turn an experience from something functional into something personally relevant, and even emotional. Across KPMG CX50 2026, *Personalisation* achieves a national average score of 7.65 out of 10 and has the strongest reported relationship with loyalty of all Six Pillars. It also has the second-strongest reported relationship with advocacy. The findings suggest that when customers feel understood and experiences are relevant to their individual needs, the relationship becomes more meaningful and gives customers stronger reasons to continue choosing the organisation.

Value is another important part of the loyalty equation. Customers continually assess what they receive in return for their money, time and effort. That judgement extends beyond price or rewards. Ease, relevance, dependable delivery, trust and effective recovery all contribute to whether the overall relationship continues to feel worthwhile.

Loyalty and Personalisation by sector



Scores show the average rating given by consumers on a scale from 0 to 10.

Rewards attract attention. Experience earns loyalty.

Rewards can strengthen the customer relationship, but lasting loyalty is earned through the wider experience.

Many organisations invest heavily in loyalty programmes, yet loyalty itself is far broader than points, rewards and membership benefits. A programme can encourage participation, but it does not guarantee preference. The strongest customer relationships are built when organisations consistently deliver experiences that customers value, remember and trust.

The CX50 2026 study found that loyalty programme participation remains highly relevant, with more than three quarters of consumers saying loyalty programmes are important when deciding whether to continue choosing a brand. The programmes receiving the highest share of selections were Woolworths Everyday Rewards, New World Clubcard, Air New Zealand Airpoints, Qantas Frequent Flyer and MECCA Beauty Loop. These leading programmes share several common characteristics: customers value rewards that are relevant, feel fair and achievable, and are simple to understand and use.

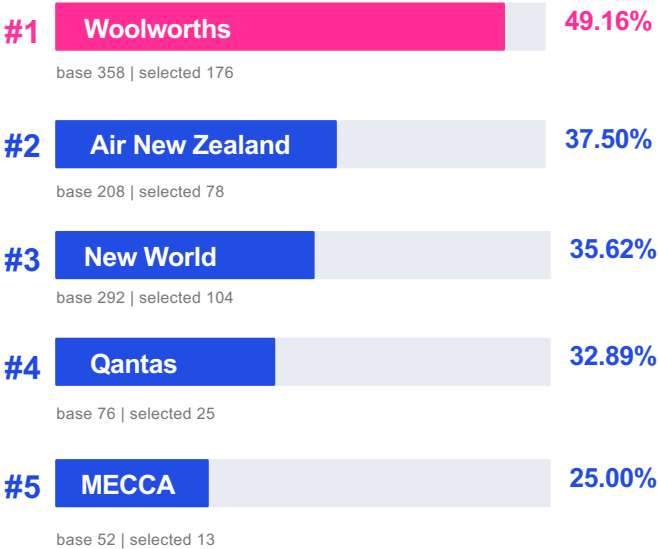
The most effective loyalty strategies go beyond rewarding transactions. They recognise that loyalty is emotional as much as it is behavioural. The best organisations understand customer motivations, celebrate progress, build confidence and create moments of recognition that strengthen the relationship over time. Rewards may attract attention, but experiences determine whether customers stay.

As customer expectations continue to rise, loyalty programmes will remain important. Yet the organisations that create lasting loyalty will be those that use programmes as part of a broader strategy to deliver value, build trust and deepen customer relationships.

Respondents were asked to select the best loyalty programme from the eligible brands they had interacted with. The percentages shown represent the proportion of respondents who selected each programme as the best from their individual set of eligible brands. Respondents were not presented with every loyalty programme in New Zealand.

78% of consumers say that having a loyalty or rewards programme is important in their decision to continue choosing a brand.

New Zealand's top 5 loyalty programmes



“A programme can recognise loyalty, but the experience itself must earn it.

Steph Welch
Head of Loyalty, Woolworths

Customers join for the rewards. They stay for the experience.

Customers value loyalty programmes first for tangible value and ease, but these alone do not create lasting loyalty. Relevance helps make the relationship more meaningful, while the wider experience determines whether customers continue to choose the organisation over time.

National view:

Why customers value loyalty programmes

Across the CX50 2026 New Zealand survey results, customers most often value loyalty programmes when they save money. Relevance, ease, low effort and rewards that feel fair and achievable form a second, closely grouped tier of value.



National aggregate across brands selected as best; multiple reasons could be selected.

The loyalty equation

Taken together, the KPMG CX50 2026 findings point to four connected elements that help build loyalty. Customers need to see value, access it easily and feel that the experience is relevant to them. But lasting loyalty is earned through the wider total experience, as these individual moments connect across the relationship.

Value	Give customers a benefit they can see	Savings and achievable rewards make participation worthwhile.
Ease	Make value simple to access	Understanding, earning and using rewards should add as little effort as possible.
Relevance	Make the relationship feel personal	Relevant rewards and experiences show customers they are understood. Personalisation has the strongest reported relationship with continued choice.
Experience	Deliver beyond the programme	Loyalty is ultimately earned across the total experience. Service, fulfilment, trust and recovery determine whether programme participation develops into a lasting customer relationship.

The programme can make value and recognition visible. The total experience turns those benefits into lasting loyalty.

Everyday Rewards: Loyalty starts long before the reward

Being recognised as New Zealand's leading loyalty programme reflects more than the benefits available through Everyday Rewards. According to the team, loyalty is built through the broader customer experience, with Everyday Rewards designed to reinforce and reward the relationship customers already have with the brand. The focus is on creating value that feels relevant in everyday life, whether through member pricing, fuel savings or the flexibility to redeem rewards in ways that suit different customers and circumstances.

This combination of immediate value and meaningful choice has been a key driver of the programme's success. Members can reduce the cost of groceries or fuel, save vouchers for future purchases or convert rewards into travel benefits. At the same time, Everyday Rewards has continued to expand its partnership ecosystem, including the introduction of FreshChoice, making the programme more accessible and relevant for customers in regional communities as well as metropolitan centres.

Behind the programme is a dedicated team working across stores, digital channels, customer care and partner organisations to continually improve the member experience. Their focus is on ensuring Everyday Rewards feels like a seamless part of customers' everyday shopping journeys rather than an additional step in the transaction. This customer-centred approach is supported by a deliberate investment in data-driven marketing capabilities and specialist expertise, helping the programme continue to evolve alongside changing customer expectations.

Customer insight and behavioural science have also played an important role in shaping the programme. Everyday Rewards has invested in understanding what motivates customers to engage, recognising that loyalty is often driven as much by emotion as economics. Research into concepts such as belonging, reciprocity and recognition has helped inform how value is delivered and communicated, ensuring members feel acknowledged and rewarded for choosing to shop with Woolworths and its partners.

Looking ahead, Everyday Rewards is preparing for a future where customers may increasingly engage through AI-powered assistants and agentic experiences. Initiatives such as 'Olive' and Woolworths' 'Mandy' agents are helping the organisation explore how loyalty, personalisation and customer value can remain relevant in a world where digital assistants may become a customer's 'second front door'. As these technologies evolve, Everyday Rewards sees an opportunity to make rewards and value easier to access, understand and use, regardless of how customers choose to interact.

For Everyday Rewards, the lesson is that loyalty programmes are most effective when they sit on top of strong customer experiences. A programme can recognise and reward loyalty, but it is the experience itself that earns it.

“

You can design the best loyalty programme in the world, but if you don't have your customer experience right in your stores, your digital channels or with your care teams, then you're going to really struggle. Ultimately, it's those experiences that build loyalty. As a programme, we just have the opportunity to reward that loyalty.

Steph Welch

Head of Loyalty, Woolworths

06

Value as a customer experience differentiator

Value begins with what customers believe they receive for what they pay. In KPMG CX50 2026, consumers were asked to assess the organisations they evaluated through a value-for-money lens, including the extent to which a brand offers good prices or rates.

6.77 /10

Average value score across KPMG CX50 2026 evaluations

21%

Integrity has the strongest reported relationship with customers' Value scores

Based on 10,502 evaluations from 1,076 New Zealand consumers

This provides a direct measure of customers' perceived value and allows us to examine how those perceptions relate to overall customer experience performance. But customers do not experience value through price alone. Viewed through a total experience lens, perceptions of value are reinforced, or weakened, by the wider relationship. The effort required, convenience provided, relevance of the experience, quality of service and whether the organisation consistently delivers on its promise all influence whether the overall experience feels worthwhile.

In this section, we explore the relationship between perceived value and customer experience performance, showing why strong value and strong experience are connected, but not always the same. The current report data illustrates that distinction, with some organisations recording Value scores above CXP and others seeing the wider experience amplify customers' perceptions of the relationship

Value is experienced, not calculated

Customers value organisations that combine a compelling offer with an experience that makes that value easy to recognise and access.

In KPMG CX50 2026, the value score reflects customers' assessment of the price or rates offered by an organisation. When we compare value scores with overall customer experience performance, a clear pattern emerges: organisations offering strong value often also deliver stronger experiences, although the two do not always move together.

This matters because customers do not experience price in isolation. Value begins with whether the offer feels worthwhile, but the wider total experience can reinforce or diminish that perception. Ease of access, dependable delivery, useful service and the overall relationship all influence whether customers ultimately feel they received good value.

How value is experienced

The results suggest that perceived value extends beyond the offer itself. We can think about how customers experience value through four connected progression questions across the relationship:

01 Affordability

Is the offer worthwhile?

Does the price or rate feel fair for what the customer receives

02 Convenience

Is value easy to access?

A good offer loses value if customers have to work too hard to find, access or use it.

03 Delivery

Does the experience keep the promise?

Service, support and fulfilment influence whether the value promised is actually experienced.

04 Relationship

Would I choose the organisation again?

Over time, the combination of value and experience influences whether the overall relationship continues to feel worthwhile.

The customer does not separate price from experience. Value is strengthened, or weakened, every time the organisation asks for effort, makes a promise or responds to a problem.

Value across New Zealand industries

Value is perceived as highest in financial services, non-grocery retail and restaurant and fast food.

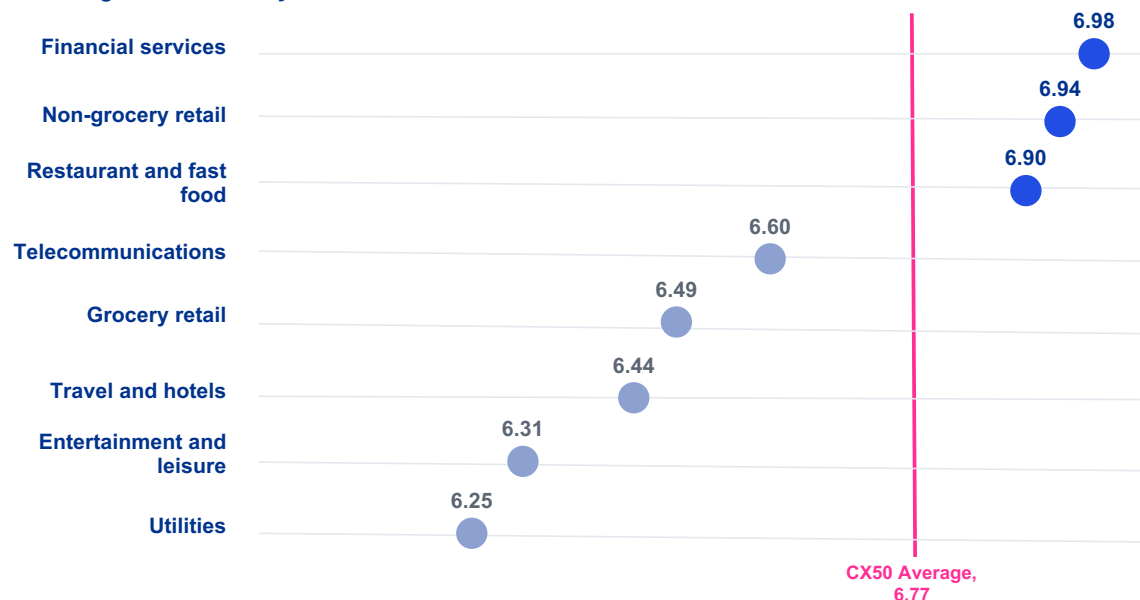
Value is experienced differently across sectors

KPMG CX50 2026 asked consumers to assess the value for money offered by the organisations they evaluated, including whether they provide good prices or rates. The results show that perceptions of value vary meaningfully by sector, reflecting differences in the products, services and customer contexts in which value is experienced.

From a total experience lens, price or rates establish part of the product value proposition, but the wider experience can reinforce or weaken it. Ease, reliability, service and whether an organisation delivers on its promises all influence whether customers ultimately feel they receive good value.

Financial services, non-grocery retail and restaurant and fast food record the highest average value scores in the study. Customers ultimately judge value through both the offer and the experience surrounding it, with the results showing varying levels of perceived value across sectors.

Average value score by sector



“Retail is detail. Small mistakes compound, and in retail that’s very true. So you can’t dismiss the small signals, because often the small signals lead you to the big problem.”

Frankie Coulter

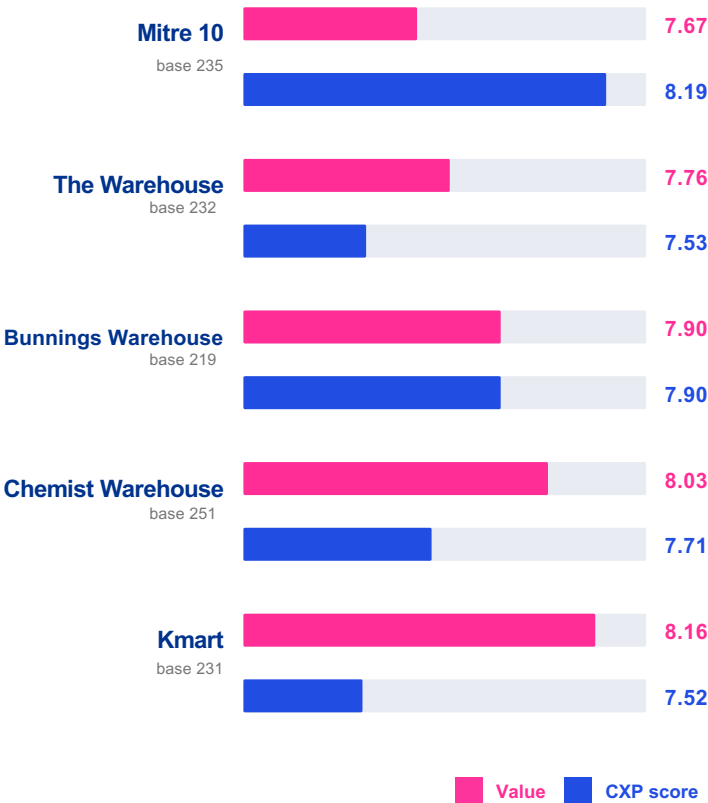
Chief Marketing Officer, The Warehouse Group

Good value and experience are related, but not identical

The five highest value scores in KPMG CX50 2026 are all recorded by retailers, but comparing value with overall CXP performance reveals three distinct patterns. Some organisations are value-led, where customers rate the offer more strongly than the wider experience; some are aligned, where value and experience perform at a similar level; and some are experience-amplified, where the wider customer experience adds to the value customers perceive.

Through a total experience lens, these patterns show that a strong value proposition and a strong customer experience often work together, but one does not automatically guarantee the other. The opportunity is to align what customers pay with the experience they receive, so that price, service, ease, trust and delivery work together to create value across the relationship.

Value-led Kmart and The Warehouse	Value scores outweigh their overall CXP scores. The opportunity is to make the wider experience reinforce the strength of the offer.
Aligned Bunnings Warehouse	Value and CXP performance are closely aligned, suggesting customers experience the strength of the offer and the wider experience consistently.
Experience-amplified Mitre 10	Overall CXP performance exceeds the value score, showing how the wider experience can add to customers' perception of the relationship beyond price alone.



The Warehouse Group: Turning familiarity into favouritism

The Warehouse is transforming its customer experience by returning to the fundamentals of good retail while investing in the future of omnichannel experiences. Customers already recognise the business for its strong value proposition and connected experiences across channels, but internally the focus remains on making shopping easier, clearer and more engaging. The Warehouse's ambition is to create stores that are as easy to shop as its digital channels, improving navigation, simplifying product discovery and strengthening visual merchandising so customers can find what they need with confidence.

Central to this approach is having 'clarity of offer'. Improvements to store presentation, product communication, inventory management and merchandise planning help to create a more consistent experience while ensuring the right stock is available in the right place for the right customer. Rather than pursuing transformational change through a single initiative, The Warehouse has focused on a series of disciplined improvements that remove friction and improve the customer journey.

Digital is also playing a much larger role than online sales alone suggest. Around 77% of store customers have also engaged with The Warehouse through web, app or email, highlighting the increasingly connected nature of customer journeys. The organisation's omnichannel customers shop more frequently and are significantly more valuable than customers who engage through a single channel. Investments in customer data, Warehouse Club, personalisation and connected platforms help to create a unified view of customers and enable more relevant experiences across channels. With a single customer profile sitting behind the experience, each interaction can help make the next one more useful, whether customers choose to engage online, through the app or in store.

Customer insight is another important enabler. By combining transactional data with demographic and psychographic personas, The Warehouse is developing a more sophisticated understanding of who shops in different locations and what matters most to them. These insights help inform everything from product ranging and store formats to investment priorities, ensuring experiences remain relevant to local communities and customer needs.

Underlying this work is a broader focus on customer relationships. By understanding the emotional drivers behind customer choices and creating experiences that feel relevant, valuable and connected to local needs, The Warehouse is demonstrating the art of relationship design. Its journey highlights how value, convenience and emotional connection can work together to strengthen customer preference and loyalty over time.

“

Our focus is on bringing the simplicity and convenience of our digital experience into the physical store environment.

Mark Stirton

CEO, The Warehouse Group

07

Experience happens across channels

Customers move between digital and human-assisted channels based on what they are trying to achieve, the complexity of the interaction and the support they need. They experience these interactions as one relationship, not as separate channels.

7.70**Human-assisted channels**

CX50 Combined customer satisfaction
6,675 channel evaluations

7.75**Digital channels**

CX50 Combined customer satisfaction
5,458 channel evaluations

Combined scores are respondent-weighted averages of all applicable channel satisfaction evaluations across the 50 ranked CX50 organisations.

KPMG CX50 2026 explores satisfaction across digital and human-assisted channels, helping us understand where experiences are working well and how channel performance differs across sectors.

Through a total experience lens, the opportunity is to connect these interactions so customers can move between channels without unnecessary effort, repetition or loss of context. The Six Pillars provide the customer lens: channels should make interactions easy, deliver consistently against expectations, build trust, recognise customers and provide effective support and resolution when needed. In this section, we compare satisfaction across digital and human-assisted channels and examine how channel experiences differ across New Zealand sectors.

One customer journey, many ways to engage

Customers expect digital convenience without losing access to human support.

Engagement channels shape how customers experience an organisation. They influence how easily people can find information, complete a task, ask for help or resolve a problem. Yet customers rarely think about the individual systems and teams behind them. They judge whether the overall journey works.

A journey may begin in an app, continue on a website and end with a conversation. For the customer, it is one connected experience. When information does not travel between channels, or customers need to repeat themselves, convenience can quickly become frustration.

Different moments also require different kinds of support. Digital channels can make routine interactions fast and straightforward. Other situations may require explanation, reassurance or human judgement. The goal is not to direct every customer towards one channel, but to provide the right form of support and make it easy to move between them.

For leaders, this shifts the focus from individual touchpoints to the whole journey. Effective channel strategies combine accessible self-service, consistent information and a clear route to human help. They use technology to remove unnecessary effort without making support harder to reach.

This balance will become more important as AI creates new ways for customers to interact. Convenience will remain essential, but it will need to be matched by transparency, control and confidence that a person can step in when needed.

8.05

Base 2,115

App experiences lead all channels for customer satisfaction

The human-assisted channel: customer satisfaction



Digital channel: customer satisfaction



Scores show base-weighted average satisfaction with each channel across the 50 ranked brands, measured on a scale from 0 to 10. Each brand's channel score is weighted by its number of channel evaluations; bases represent evaluations rather than unique respondents.

Channel performance changes with the customer context

Customers expect the freedom to move between channels without losing context, convenience or access to human support.

Customers experience an organisation as one relationship, regardless of the channel they choose. A journey may begin in an app, continue on a website and end with a conversation. For the customer, it is one connected experience. When information does not travel between channels, customers need to repeat themselves, hand-offs become harder and convenience can quickly turn into frustration.

Delivering this requires more than connecting customer-facing channels. The workflows, processes, systems and data behind them also need to work together, enabling context to move with the customer and making hand-offs seamless. The goal is not to direct every customer towards one channel, but to provide the right form of support for the situation and make it easy to move between digital, human-assisted and emerging AI-enabled interactions.

This balance becomes even more important as AI creates new ways for customers to interact. Convenience will remain essential, but should be matched with transparency, customer control and confidence that human support is available when needed.

Channel strategy and design should consider the whole relationship. The Connected Trust Experience provides a useful design lens: understand what customers are trying to achieve, consider the emotional needs and trust drivers that matter in that moment, communicate through the channels customers value, and deliver consistently against KPMG's Six Pillars of Experience. Together, these elements help turn individual channel interactions into one coherent customer journey.

Industry channel satisfaction

	App	Phone	Face-to-face	Online
Financial services	8.43	7.59	8.05	8.17
Entertainment and leisure	8.41	6.83	7.57	7.88
Utilities	8.22	7.58	7.30	7.71
Non-grocery retail	8.03	7.44	7.89	7.87
Grocery retail	7.84	7.94	7.80	7.64
Travel and hotels	7.84	6.61	7.48	7.63
Telecommunications	7.75	6.70	7.69	7.25
Restaurant and fast food	7.51	7.09	7.45	7.44

Low base

Figures show the simple average satisfaction score for each channel within each sector, measured on a scale from 0 to 10. Online combines Email, App, Virtual Assistant and Website. The highlighted cell indicates the highest-rated channel in each sector.

The leadership question

Are channels being optimised individually, or designed to work together to meet the customer's needs?

A connected channel experience strengthens customer engagement

Customers expect to move through the journey without losing context, confidence or control.

Customers interact with organisations in different ways as their needs change across the journey. They may discover through one channel, seek advice through another, transact somewhere else and turn to a person when support is needed. The quality of the experience depends not on the number of channels available, but on how well these moments connect.

From a Total Experience lens, each stage should preserve customer context while delivering against the Six Pillars. This requires the channels customers see and the processes, data, technology and people behind them to work as one connected experience.

The experience is only as connected as the handoff

Customers often combine channels as they discover, choose, act, fulfil and seek support. The experience works when context travels with them and each interaction builds naturally on the last. Friction appears when information is lost, customers need to repeat themselves or digital journeys cannot transition effectively to human support. Seamless customer journeys require seamless internal hand-offs. Workflows, data, systems and teams need to connect behind the scenes so the customer does not have to navigate organisational complexity.

Connected experience principle

Preserve context. Keep the promise. Make the next step clear. Give customers choice and control. Provide human support when the situation requires it.



Personalisation Time and effort Expectations Integrity Resolution Empathy

1 Discover

Website • app • store
Find the right information

Personalisation | Expectations

The experience should help customers find relevant information and understand what the organisation can offer them.

2 Choose

Digital or human advice
Understand the options

Personalisation | Integrity | Time & Effort

Customers need relevant options, clear information and confidence to make an informed choice.

3 Act

Buy • book • apply • change
Complete the task

Time & Effort | Expectations | Empathy

Make the task easy, set clear expectations and adapt to the customer's circumstances.

4 Fulfil

Delivery • collection • activation
Keep the promise

Expectations | Integrity | Empathy

Deliver as promised, keep customers informed and respond appropriately when circumstances change.

5 Support

Self-service • people
Resolve and guide without starting again

Resolution | Empathy | Integrity

Take ownership, understand the customer's circumstances and resolve the issue or query without making them start again.

BNZ: Building trusted omnichannel experiences through simplicity, security and choice

For BNZ, customer loyalty starts with getting the fundamentals right. While digital experiences continue to evolve rapidly, the bank remains focused on delivering everyday banking activities simply, reliably and securely. Customers increasingly compare their banking experiences with the best digital experiences available anywhere, regardless of industry, making ease of use, stability and trust critical foundations for success.

BNZ's approach is centred on doing everyday tasks exceptionally well. Whether making payments, checking balances or managing accounts, customers expect digital experiences that are intuitive and dependable. At the same time, the bank recognises that reliability and security are non-negotiable. New functionality is only valuable if customers can access it confidently, knowing their money and information remain protected.

This philosophy extends across BNZ's omnichannel experiences. Rather than viewing digital and human interactions as alternatives, the bank designs around the belief that customers need both. Routine activities may be best completed digitally, while more complex needs often benefit from expert advice and reassurance. Customer feedback, behavioural insights and frontline knowledge help identify opportunities to improve how customers move between channels, creating more seamless experiences over time

BNZ has also embedded customer protection directly into everyday digital journeys. Behavioural technology, warnings, verification and safer design help customers recognise and stop suspicious activity, while more than one million customers have been safely migrated away from legacy physical authentication methods. These changes have simplified how customers bank while strengthening security and reducing technology risk. Importantly, customer feedback has reinforced that friction is not always negative. Customers are often willing, and even appreciative, of additional steps when they understand how those steps protect them from scams, fraud or add additional value.

As customer relationships become more complex through joint accounts, business banking and delegated access, ensuring customers maintain visibility and control over who can access information and act on their behalf is increasingly important.

BNZ demonstrates that great omnichannel experiences are not simply about adding more features or reducing every point of friction, but about balancing convenience, security and human support in a way that creates confidence. By focusing on customer needs, continuous improvement and trust, the bank is building the foundations for lasting customer loyalty.

“

You don't get to earn loyalty until you've met the bar of security and stability. We've made sure that has been a priority for our app and website experiences, when improving functionality or adding features.

Danielle Harris
Senior Manager, Digital Strategy,
BNZ

08

The big shift: AI in customer experience

For decades, customer experiences have been designed around a simple assumption: the customer entering the experience is human. That assumption is changing.

37%

of NZ consumers surveyed are open to allowing an AI agent to help choose products or services on their behalf

27%

of NZ consumers surveyed are open to delegating tasks to an AI agent owned by a trusted brand

Base: 1,076 New Zealand consumers

AI assistants and emerging agentic technologies are creating a second front door, where an AI agent may search, compare, recommend, navigate or increasingly act on a customer's behalf. This introduces a new participant into the relationship and raises important questions around trust, transparency, control, identity and the role of human support.

KPMG CX50 2026 explores how New Zealand consumers are experiencing and responding to this shift. The research examines current use of AI agents and assistants, satisfaction with those interactions, differences in AI exposure and experience across sectors, and consumers' openness to greater use of agentic AI over the next 24 months.

Together, these findings provide an early view of where New Zealand consumers are today and what organisations should consider as they begin designing experiences for both people and the AI agents that may increasingly represent them.

The second front door

Customer experience leaders must now design for both people and AI agents.

For decades, customer experiences have been designed around a simple assumption: the customer is human. Journeys, channels, interfaces and interactions have all been optimised for people moving through an experience themselves. That assumption is now being challenged.

A second front door has emerged

Increasingly, customers are interacting with organisations through AI assistants, virtual agents and emerging agentic technologies. In some cases, AI is helping customers search, compare and evaluate options. In others, it is beginning to act on their behalf, completing tasks, making recommendations and navigating digital experiences independently.

This shift presents both opportunity and challenge. Organisations must now design experiences for two different audiences: the customer and the AI agent representing them. Processes need to be simple enough for a human to navigate, but also structured enough for an AI agent to understand, interpret and act upon. Identity, consent, authority and trust become more important than ever as organisations consider who is acting on whose behalf and with what permissions.

While technology is advancing rapidly, the customers that we surveyed remain cautious.

AI is in the customer experience, but it is not yet earning its place

One in nine customer relationships in the CX50 2026 involves an AI assistant or virtual agent. Most of those experiences are acceptable. Few are exceptional. Virtual assistants remain the lowest-rated service channel in this year's study, while consumers continue to show greater comfort with AI providing information than taking action on their behalf.

The message from New Zealand consumers is that they are open to AI that is transparent, useful and knows its limits. They are far more cautious about AI making decisions, completing tasks or accessing information without clear customer control. Trust remains the deciding factor. Customers will embrace AI that helps them achieve an outcome more easily, but they expect organisations to remain accountable for the experience.

The organisations that will succeed in deploying more AI, will design experiences that make it clear when AI should act, when humans should intervene, and how customers remain in control throughout the journey.

National satisfaction with AI agents/ assistants



Based on 1,132 AI agent/assistant interactions reported by New Zealand consumers.

Adoption is real, but still early

Across all brand relationships, 11% of customers have used a brand's AI agent or assistant in the past two years (1,132 interactions). That is enough to shape perceptions, not yet enough to be the default. For most New Zealanders surveyed, AI is still something they bump into rather than something they choose.

The experience is acceptable, not advocacy-building

Two-thirds (66%) of AI interactions left customers satisfied, one in four were neutral and one in ten were dissatisfied, for an average of 6.9 out of 10. That sits below the national average for every human-led and self-service channel. Virtual assistants score 6.7 as a channel, compared with 7.3 for phone, 7.7 for websites, 7.8 for face to face and 8.1 for apps.

The so what: AI is currently a support layer, not an experience layer. The gap between virtual assistants and apps (1.4 points) shows customers will reward digital self-service when it works.

Exposure versus experience

More AI does not automatically create a better customer experience.

For many organisations, the race to deploy AI is well underway. but greater exposure is not translating consistently into better customer experiences. Across sectors, AI usage varies significantly, yet those with the highest adoption do not necessarily achieve the highest satisfaction. The results suggest that the quality of the AI experience matters more than the quantity of AI deployed.

The emerging lesson is that customers are not rewarding organisations for deploying AI, but reward organisations that make it useful and valuable in that moment in time. AI needs to work as part of the wider customer journey, not as a standalone technology. It performs best when it reduces effort, provides useful information and helps customers complete straightforward tasks. When interactions become more complex or consequential, trust, context and access to human support become increasingly important.

The next phase of AI will be defined less by adoption and more by experience design. Customers will value AI when it saves time, reduces effort and creates value, but confidence will depend on knowing when and how human support is available.



AI agent/assistant satisfaction by sector

Sector	AI usage	Satisfied	Mean score (0-10)	Key insight
Telecommunications Base: 186 AI interactions	21%	56%	6.4	Highest exposure but lowest satisfaction. Telecommunications demonstrates the risk of scaling AI faster than customer confidence. High exposure has not yet translated into a strong customer experience.
Utilities Base: 110 AI interactions	18%	65%	6.8	AI is becoming a mainstream service channel, but customers still value human support when dealing with outages, billing concerns and moments of uncertainty.
Travel and hotels Base: 106 AI interactions	16%	67%	6.9	Strong results suggest AI works best when it helps customers navigate information, manage bookings and reduce uncertainty throughout their journey.
Financial services Base: 241 AI interactions	16%	68%	7.0	Trust creates greater openness to AI, but customers still expect human oversight when decisions carry financial consequences.
Entertainment and leisure Base: 32 AI interactions	10%	53%	6.6	Small sample size, though satisfaction levels suggest opportunities for AI to support simple enquiries and transactions.
Restaurant and fast food Base: 122 AI interactions	9%	66%	6.8	AI appears most effective when supporting fast, transactional interactions where speed and convenience matter more than advice or problem solving.
Grocery retail Base: 99 AI interactions	7%	63%	6.9	Limited AI usage suggests the sector is prioritising practical convenience and self-service rather than widespread AI-led customer interactions. Woolworths carries the most volume.
Non-grocery retail Base: 236 AI interactions	6%	73%	7.3	Selective deployment appears to be outperforming broad deployment, suggesting the real value lies in applying AI where it genuinely improves the experience.

Customers are more cautious than excited about agentic AI

Consumers are open to AI advice, and less open to AI acting independently.

New Zealanders are setting boundaries around how far AI should go.

Across every scenario tested, more consumers were closed than open to AI acting on their behalf. Openness is highest when AI plays an advisory role, helping people choose the best product or service. It declines as AI moves from guidance to independent action, negotiation or delegation.

The ownership signal matters too. Consumers are slightly more comfortable with their own private AI agent than with an agent owned by a brand, even a trusted one. The implication is clear: control, transparency and whose interests the AI represents will shape adoption.

The near-term opportunity is to create AI that guides and supports customers, while knowing when to seek permission or bring a human into the experience.

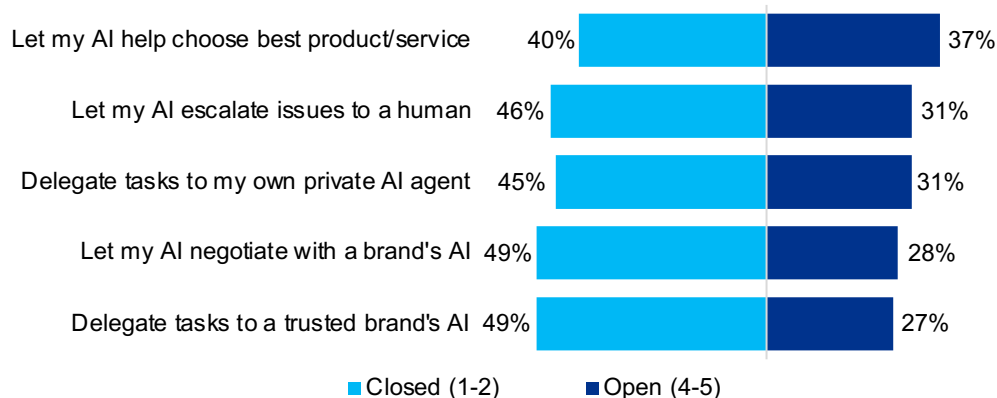
Consumers are more closed than open to agentic AI

Consumers are interested in what agentic AI can do, but remain cautious about handing over control. The results point to a clear boundary around autonomy. Openness is highest when AI supports decision-making and declines as it moves towards acting independently. This suggests that greater AI autonomy will need to be earned through customer involvement, permission and control.

Openness falls sharply among consumers aged 55+

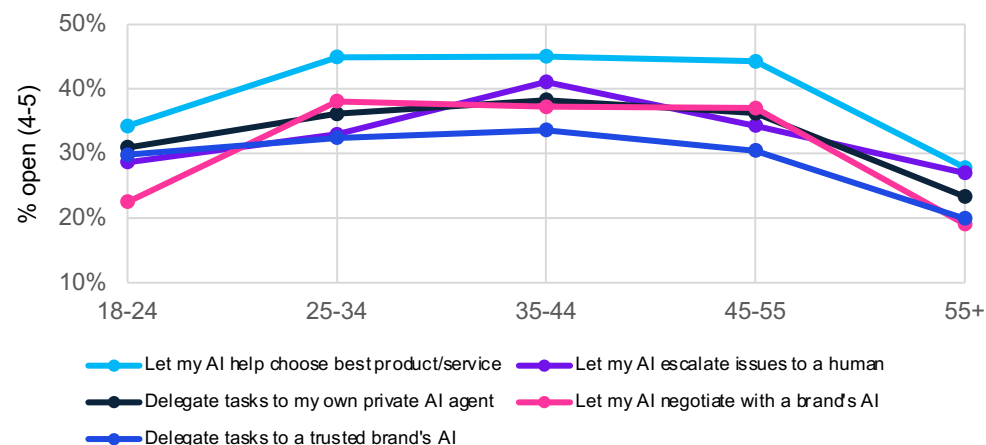
Openness to agentic AI remains relatively consistent across younger and middle-aged customers, but drops sharply among those aged 55 and over. While around four in ten consumers aged 25 to 54 are open to AI helping make decisions or interact on their behalf, older consumers are significantly more cautious. This matters because over-55s represent one of the largest and most valuable customer segments across industries such as banking, insurance, energy and travel. An AI-first strategy that ignores them carries real commercial risk.

Openness to agentic AI in the next 24 months



Figures show respondents' average openness to undertaking each activity using AI in the next 24 months, measured on a scale from 1, not at all open, to 5, very open.

Openness by age



Customers want AI with guardrails before AI with autonomy

Customers are comfortable with AI that supports decisions. They remain cautious about AI making decisions for them.

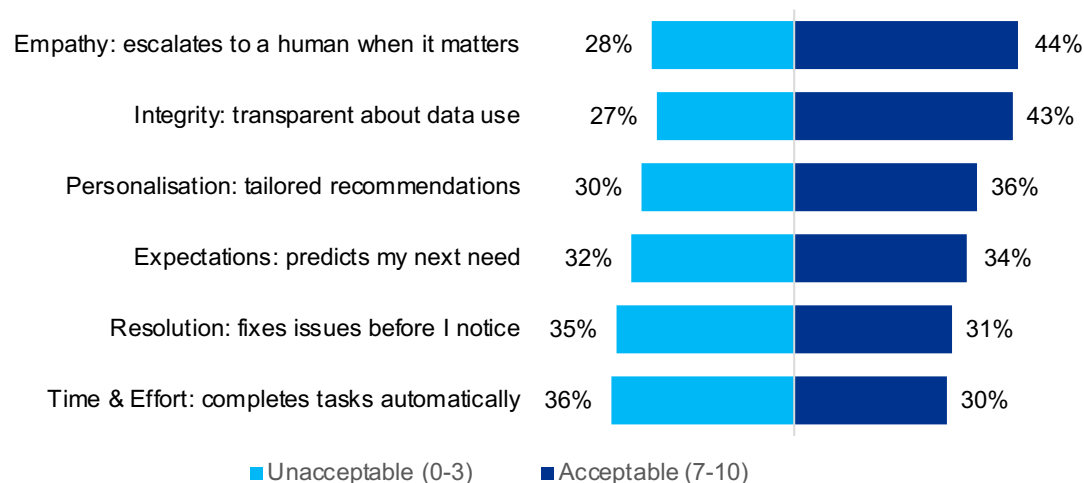
KPMG CX50 2026 explored the roles customers are comfortable allowing AI to play across the Six Pillars of Experience. The results show that acceptability depends less on AI itself and more on the role it is being asked to perform. Customers are more comfortable when AI supports them and preserves their involvement, and more cautious as AI moves towards acting independently on their behalf.

The most acceptable roles align with the CX Six Pillars *Empathy* and *Integrity*. 44% consider it acceptable for AI to escalate to a human when a situation becomes sensitive or complex, while 43% accept AI being transparent about how their data is used. These results point to the importance customers place on appropriate human involvement and transparency as AI becomes part of the experience.

Customers are more cautious when AI moves from supporting to acting. Only 30% consider automatically completing tasks without their input acceptable, while 31% accept AI resolving issues before they are aware of them. These are capabilities that can reduce effort, but the results suggest customers are not yet equally comfortable giving AI that level of autonomy.

To support the delivery of Total Experience, AI should earn greater autonomy progressively. Organisations need to design AI around the role it performs, with the appropriate level of transparency, customer involvement and human support. As customer confidence grows, so too can the role AI plays across the customer journey.

Acceptability of AI roles through the CX Six Pillars



Figures show the % of NZ consumers rating each potential AI role as unacceptable (0–3) or acceptable (7–10)



AI is here, it's not coming. We need to make customer value clear and easily consumable, whether customers interact with us directly or through their AI assistant.

Steph Welch
Head of Loyalty, Woolworths

09

The leadership agenda

KPMG CX50 2026 provides a clear picture of how customer expectations are evolving and what organisations need to consider as they respond. Across the research, a consistent story emerges: customers reward experiences that are easy and relevant, create value, earn trust and work seamlessly across channels. At the same time, AI is creating a new front door into the customer relationship, bringing new expectations around transparency, control and access to human support.

Taken together, these findings point to five leadership priorities for the future. They provide a practical agenda for organisations seeking to strengthen their total experience by connecting customer needs with employees, data, technology and service delivery. This final section brings those priorities together, poses the questions leaders should be asking, and outlines how KPMG can help organisations translate customer insight into action and measurable value.

Five leadership priorities for the future

New Zealand CX leaders show that total experience is not a project or short-lived initiative, but an organisational 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. CX leader success is consistency as much as creativity. Future priorities should focus on trust, loyalty and how AI reshapes customer relationships.

Future priorities

1

Design for trust, not just efficiency

- Efficiency creates convenience. Trust creates advocacy.
- Review where customers need confidence, reassurance and transparency, particularly in digital and AI-enabled journeys.

2

Treat ease as the baseline

- Convenience is no longer a differentiator.
- Customers assume organisations will be easy to deal with. Differentiation increasingly comes from relevance, trust and value.

3

Build loyalty beyond rewards

- Use loyalty programmes to recognise customers.
- Don't expect customers to be loyal on their own. The experience remains the primary driver of customer preference.

4

Connect journeys, not channels

- Customers experience organisations through journeys. Reduce hand-off friction, repeated effort and channel silos.

5

Prepare for the second front door

- Begin designing for agentic customer interactions.
- Ensure experiences work for both humans and intelligent agents.
- Focus on identity, consent, authority and transparency.

Questions every leadership team should be asking



If trust is the strongest driver of advocacy, where are we intentionally building trust into our customer experience?



Where do customers expend unnecessary effort across our journeys?



Are our loyalty investments rewarding transactions or strengthening relationships?



Where do we require customers to repeat themselves between channels and touchpoints?



If AI becomes a customer's second front door, how easy will it be for customers and agents to engage with us confidently and securely?



How KPMG can help

Turning experience into value

KPMG helps organisations 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**, *Personalisation, Integrity, Expectations, Time and effort, Resolution, and Empathy*, with advanced agentic AI and data capabilities to help clients deliver experiences that are consistent, human, and intelligent across every channel and interaction.

KPMG 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.



Front office transformation

Reimagine how to engage with customers across sales, service, marketing, and commerce. From creating seamless omnichannel experiences to transforming contact centres with AI.



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



Customer insight and Voice of the Customer

Connect customer signals to business outcomes.



Simplify interactions for customers and citizens

Build portals and digital products that drive seamless transactions for customers.

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



Contacts



Lance Webb

Head of CX Practice

E lancewebb@kpmg.co.nz



Mair Brooks

Partner, Consulting

E mairbrooks@kpmg.co.nz



Andrew Tubb

National Managing Partner, Consulting

E atubb@kpmg.co.nz

kpmg.com/nz

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