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From CX to Total Experience: The rise of Agentic AI

Customer Experience Excellence Report 2025/26



KPMG in Singapore

Foreword

Customer experience has always evolved with technology, expectations and market conditions — but the pace of change today is unlike anything we have seen before. Organisations are no longer competing only on products or services; they are competing on the quality, consistency and intelligence of every interaction they deliver. This shift is pushing the customer experience landscape into its most transformative phase yet.

What began as efforts to optimise individual touchpoints has now expanded into a more ambitious frontier: Total Experience (TX). TX brings together customer, employee and ecosystem interactions into a single, intelligent and adaptive system. It reflects a growing recognition that meaningful experiences cannot be designed in isolation and must be orchestrated holistically across the enterprise.

This year's report explores how Singapore is embracing this shift. Organisations are moving beyond siloed initiatives toward operating models that enable seamless experience orchestration. Central to this shift is agentic AI, which can autonomously coordinate processes and personalise interactions across channels. Instead of fixed journeys guided manually by teams, experiences become dynamic, predictive and continuously optimised in real time across multiple functions.

This signals a fundamental shift in customer experience because it moves from human-directed journey orchestration to autonomous experience orchestration throughout the enterprise – activating multiple organisational functions automatically.

Singapore's strong digital infrastructure and governance frameworks provide an ideal environment for this transformation. From financial services to retail and healthcare, leading brands are leveraging AI to reduce friction, build trust, and deliver relevance at scale. Our findings show that Personalisation and Integrity remain the key drivers of Customer Experience Excellence, loyalty and advocacy—underscoring the need for technology that is both human-centred and ethically governed.

As AI becomes more deeply woven into everyday life, customers naturally expect the same level of intelligence and seamlessness from the organisations they engage with. With AI adoption accelerating and permeating business ecosystems, brands in Singapore must move toward real-time, intelligent experience orchestration. The journey to Total Experience is complex, but the potential it unlocks — in loyalty, growth and long term resilience — is compelling.



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Overview of key market trends and insights



Overview of key market trends and insights

The CEE shift to Total Experience

Customer Experience Excellence (CEE) has evolved beyond optimising individual touchpoints to a more holistic approach. The next frontier is Total Experience (TX) : a unified approach that connects customer, employee, partner and digital experiences into one intelligent, adaptive whole.

Total experience is built on five principles:

- **Customer centricity:** Designing around customer needs and goals.
- **Data-driven insights:** Turning data into actionable intelligence for proactive engagement.
- **Seamless integration:** Connecting systems, channels and processes for frictionless experiences.
- **Employee empowerment:** Equipping teams with tools and autonomy to act.
- **Technology enablement:** Making technology the invisible backbone of every interaction.

This shift is accelerated by agentic AI which has enabled organisations to move from reactive service delivery to proactive, end-to-end experience orchestration – turning complexity into competitive advantage.

Agentic AI as the core enabler of Total Experience

How agentic AI works is by incorporating Generative AI into workflow automation, allowing it to orchestrate journeys across customers, employees, and partners as it can sense, reason, and act autonomously. This allows the Total Experience to create coherent, human-centred experiences for our customers while streamlining operations and processes in the background.

Agentic AI plays two critical roles in the Total Experience, one where it orchestrates processes behind the scenes and one where it directly interacts with customers:

- **Orchestrator:** Coordinates across channels, systems, and teams to ensure consistency and personalisation without exposing backend functions (e.g. processes, steps, decisions) to the customer.

- **Participant:** Directly interacts with customers, employees, or partners by answering questions, recommending actions, or completing transactions while leveraging shared data and organisational knowledge.



► Overview of key market trends and insights

Agentic AI as an orchestrator: Moving from augmentation to orchestration, and enabling ecosystem expansion

Markets are moving beyond AI augmentation (e.g., chatbots, predictive models) toward full orchestration, where intelligent agents autonomously manage workflows across channels and even organisations. In Singapore, this shift is visible in how DBS Bank embeds AI agents across lending, wealth, and fraud prevention while integrating with partner platforms to form a connected financial ecosystem; Grab coordinates real-time decisions across its super-app (mobility, food, finance, logistics)[1]; and Singapore Airlines streamlines case management and delivers proactive service recovery through autonomous agents — so customers experience one coherent, personalised journey without the underlying complexity.

At the ecosystem level, Total Experience is evolving into intelligent networks where customers expect continuity across partners. Agentic AI enables this through real-time coordination, consented data sharing for personalisation, proactive intervention without manual triggers, and composable architectures that plug and play across ecosystems. Singapore's digital infrastructure (e.g., SingPass, Smart Nation APIs) and governance frameworks on AI governance make cross-sector orchestration secure and scalable – illustrated by Singapore Airlines trialling integrated biometric boarding[2], loyalty programs, and partner services[3] for frictionless travel, and Tan Tock Seng Hospital's Smart-Ward pilots that extend care beyond hospital walls via AI-driven orchestration[4].

Agentic AI as a participant: the rise of AI-enabled customers

The rise of agentic AI has now transformed the way customers interact with brands as AI agents directly participate in a consumer's journey. While consumers in Singapore have not been using standalone personal AI agents as most leading tech players in the field of AI still have them in development, a lot of brands have embedded personal agents to interact directly with customers in their digital channels – increasing their ability to personalise customer interactions. An example of this is how Singapore Airlines and Emirates[5] have partnered with a tech provider to enhance virtual assistants for trip planning operations where agentic logic will gradually mediate choices (fares, seats, disruptions), nudging us toward A2A (agent-to-agent) interactions.

As Singaporeans value efficiency, trust, and convenience, adoption will hinge on explainability, security, and integration with daily services. Moving forward into the future, customer-centred AI agents will become "experience gatekeepers," learning behaviours, goals, and preferences to filter offers and act on customers' behalf. This will shift competition toward algorithmic relevance and machine interpretability of brand signals.

[1] How AI accelerated product innovation at Grab in 2024
[2] ICA | Take the FAST Lane at Changi Airport - World's First Fully Automated Check-In and Immigration Clearance System that uses Biometric Recognition Technology, Goes on Trial
[3] Mastercard Partners Singapore Airlines to Elevate Travel Experiences for Cardholders Across Southeast Asia | Mastercard Newsroom
[4] Leveraging AI, Automation and Technology to Bring Better Care For Our People and Patients - Tan Tock Seng Hospital, Singapore
[5] Emirates Group, OpenAI enter collaboration

► Overview of key market trends and insights

How brands can prepare for Total Experience

Delivering Total Experience requires more than incremental improvements; it demands a fundamental rethink of how experiences are designed, delivered, and measured. Leading organisations are moving beyond siloed initiatives to embed experience orchestration into the core of their operating model. Three priorities stand out:

Review all experience layers (CX, EX, MX) against strategic objectives

To achieve strategic goals, organisations must take a holistic Total Experience approach by reviewing the 3 layers: Customer, Employee, and Multi Experience. These three layers form an integrated ecosystem that ensures every interaction drives measurable outcomes such as growth, loyalty, and efficiency.

- **Customer Experience (CX):** Understanding and defining the experience based on the needs and expectations of customers to drive continuous value across the customer lifecycle.
- **Employee Experience (EX):** Empowering and equipping employees with the right skills and technology to deliver more meaningful, empathetic experiences for customers.
- **Multi Experience (MX):** Designing and orchestrating a connected journey to deliver an integrated, seamless experience across channels, touchpoints, and modes.

Why it matters: Fragmented experiences erode trust and create friction. A unified view ensures every interaction reinforces the brand promise.

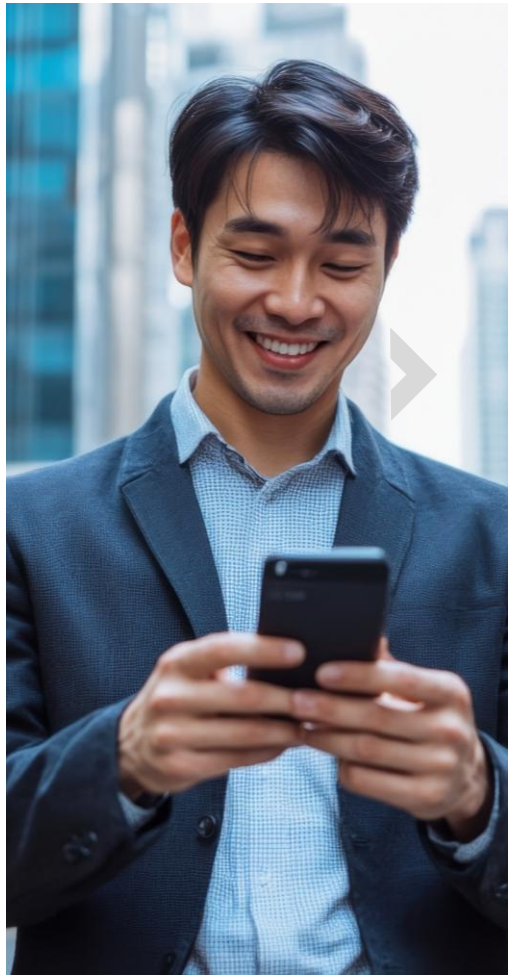
What leading organisations do: Map experience layers against business objectives, identify gaps in consistency and integration, and prioritise interventions that deliver measurable impact.

Redefine brand value and operating model

In a Total Experience environment, brand value is delivered through orchestrated, seamless journeys, not isolated moments of delight. This requires a shift from function-based models to value stream-based operating models that organise around outcomes rather than departments.

Why it matters: Customers judge brands by relevance and ease, not internal complexity.

What leading organisations do: Articulate a clear experience promise, embed data and AI capabilities into the operating model, and align governance to ensure accountability for experience outcomes.



► Overview of key market trends and insights

Design back-end processes with a front-end lens

Placing the customer experience at the heart of operational design is essential for Total Experience. Organisations first need a well-defined customer experience vision that aligns with their brand value, before clearly defining the customer journeys required to fulfil that vision. With end-to-end customer journeys mapped, organisations should evaluate and define the core processes, tools, and cross-system integration required to enable effective journey orchestration. Internal operations and processes should then be re-engineered to support that vision.

Why it matters: Customers do not see back-end operational processes; they determine brand quality based on their experience. Misaligned back-end processes create friction and undermine trust.

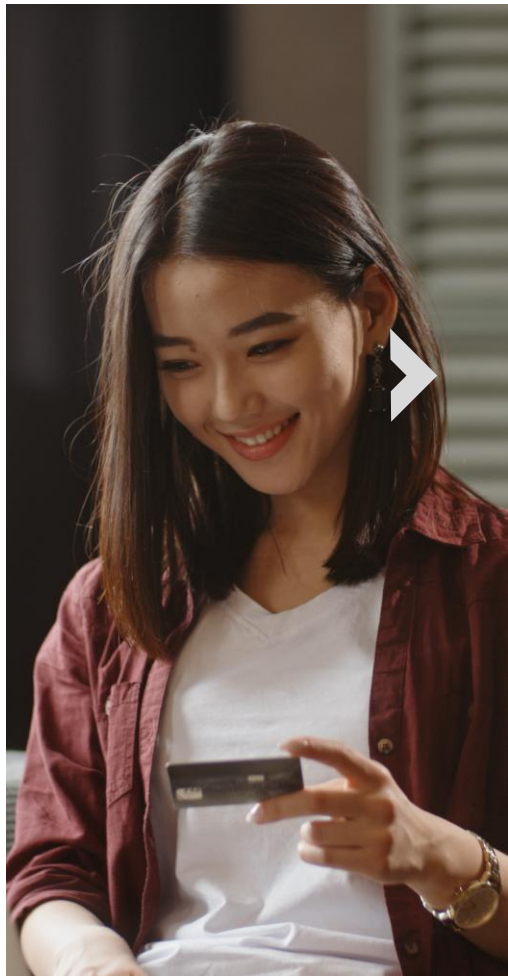
What leading organisations do: Begin with journey mapping to identify expectations and pain points, then redesign workflows and systems to remove duplication and enable continuity. Agentic AI is increasingly implemented to orchestrate processes, automate tasks, and anticipate needs, ensuring complexity remains invisible, and the customer experience drives every decision.

Illustrative Example: Total Experience in action

A leading airline wants to deliver seamless journeys across booking, check-in, and in-flight services.

- **Review experience layers:** It maps Customer, Employee, and Multi Experience against its goals of loyalty and efficiency. Findings show strong digital booking but gaps in disruption handling and employee access to real-time data. Priorities are set to connect these layers for continuity.
- **Redefine brand value and operating model:** The airline shifts from siloed functions to value streams organised around end-to-end travel experiences. Brand promise evolves to “effortless, personalised journeys,” supported by AI-driven orchestration and governance focused on experience outcomes.
- **Design the back-end with a front-end lens:** Customer journeys are mapped first, then systems - CRM, loyalty, and operations are integrated. Agentic AI automates seat changes, triggers personalised offers, and coordinates partner services, while employees use mobile tools for real-time insights.

Result: Customers enjoy frictionless travel, employees feel empowered, and the brand achieves measurable gains in loyalty and operational agility.





The Six Pillars of Experience in 2025/26

The Six Pillars of Experience in 2025/26

KPMG's Six Pillars of Experience are the enduring foundation of world-class customer experience. As business, economic, and technology contexts evolve, the pillars remain essential dimensions that help brands create value for customers and their organisations. They consistently drive experience, loyalty, and advocacy, though their weight shifts year to year with changing customer priorities and market dynamics.

In a Total Experience environment, each pillar must operate seamlessly across customer, employee, data, and technology touchpoints, with agentic AI enabling consistent delivery at speed and scale.

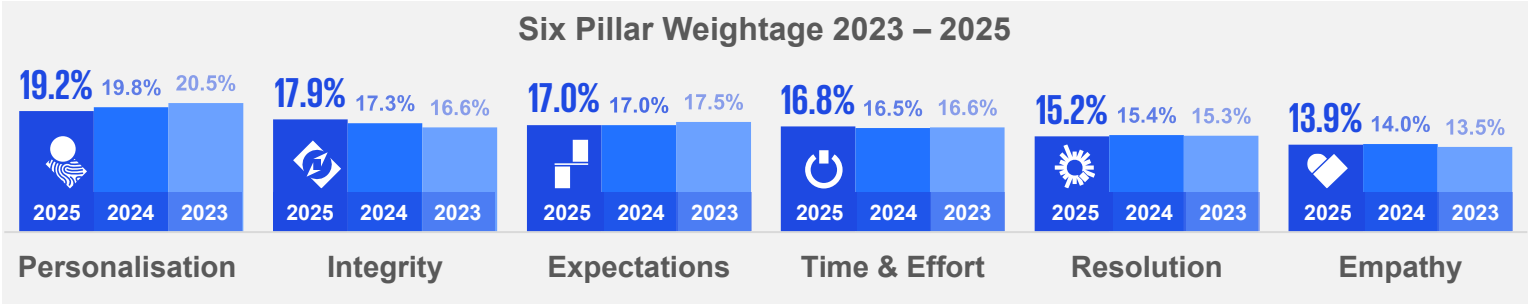
The table below outlines how each pillar enables TX:

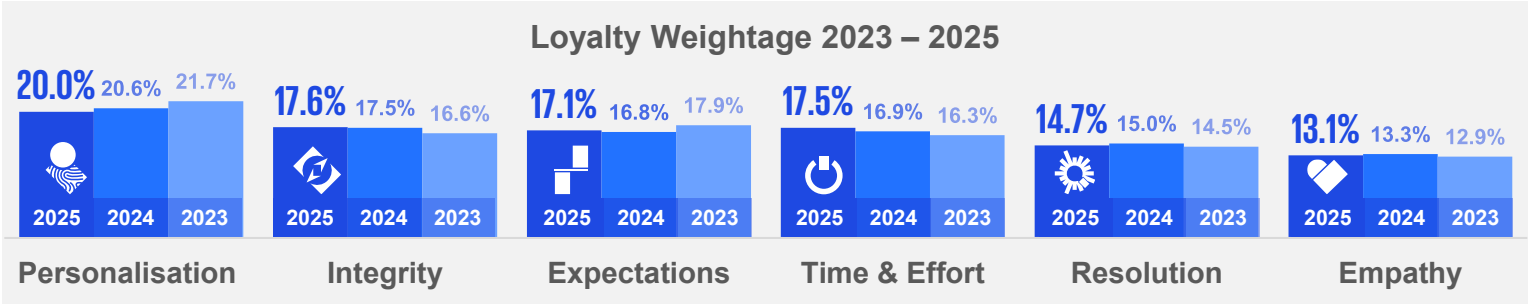
Six Pillars	How they enable TX
► **Integrity**	▪ Builds trust through transparency, ethical AI practices, and privacy-by-design, ensuring fairness and accountability in every interaction.
► **Resolution**	▪ Resolves issues quickly and empathetically through real-time monitoring, AI-assisted triage, and empowered employees.
► **Expectations**	▪ Aligns customer expectations with brand promises by managing journeys and service levels proactively across channels.
► **Time & Effort**	▪ Creates frictionless experiences by simplifying processes, reducing duplication, and using automation for speed and ease.
► **Personalisation**	▪ Delivers relevant, contextual interactions across all touchpoints by using real-time data and AI-driven orchestration.
► **Empathy**	▪ Humanises digital interactions by interpreting emotional signals and blending AI with human support for meaningful engagement.

► The Six Pillars of Experience in 2025/26

In Singapore, the Six Pillars remain stable, with subtle shifts year-on-year. Personalisation (19.2%) and Integrity (17.9%) continue to be the strongest drivers of Customer Experience Excellence locally. Personalisation's influence has eased slightly across the years, while Integrity has risen steadily since 2023 – reflecting growing expectations for trust, transparency, and responsible data use, as well as ethical design amid accelerating AI adoption
.

Time & Effort is the only other pillar showing a year-on-year increase in influence, up to 16.8% this year. Apart from a negligible dip in 2024 (-0.1%), its weightage has consistently risen since 2022 – consistent with Singapore's preference for frictionless, end-to-end journeys. The accelerating adoption of AI is further raising expectations for seamless, low-effort interactions across channels.





► The Six Pillars of Experience in 2025/26

Key insight #1: Personalisation – Turning loyalty into emotional connection

Personalisation remains the leading driver of customer loyalty in Singapore (20.0% in 2025). Customers now expect more than mere transactional rewards for recognition of their loyalty, whereas trust, transparency and responsible data use are central to their sustained brand advocacy. Personalisation continues to underpin loyalty and Net Promoter Score (NPS) across markets, even as their relative importance shifts year on year.

Brands that customise the value exchange (offers, content and service) to their customer's preference, across end-to-end journeys, will stand out in the market. Loyalty programmes such as KrisFlyer, GrabCoins, and FairPrice LinkPoints exemplify this expectation, offering tiered benefits and tailored perks specifically guided by customers purchase behaviours and prior brand interactions to deepen engagement[6]. When these programmes are integrated with backend systems, such as payments, CRM, and behavioural analytics, as well as AI-enablement that orchestrates the various layers of the customer journey, they create a unified and coherent experience where every interaction feels seamless and is contextually relevant to the individual.



[6] GrabRewards is now GrabCoins. Here's what's new

► The Six Pillars of Experience in 2025/26

Key insight #2: Integrity – Building trust in an AI-driven world

As organisations harness AI to deliver hyper-personalised experiences, trust and transparency become non-negotiable. Customers expect clarity on how their data is collected, processed, and used, alongside assurance that AI systems operate ethically, free from bias, secure against misuse, and subject to human oversight where decisions carry significant impact.

Survey data underscores this imperative:

- **53% of respondents cite data security as one of their top 3 AI concerns**, reinforcing privacy-by-design and robust audit trails as critical trust enablers.
- **45% of respondents cite concerns about incorrect responses as one of their top 3 AI concerns**, highlighting the importance of algorithmic accuracy and explainability.
- **42% of respondents cite concerns around AI's inability to understand their emotions as one of their top 3 AI concerns**, emphasising the value of fostering a deep and personal connection across the customer journey
- **40% of respondents cite the inability to attain human support when utilising AI-powered solutions as one of their top 3 AI concerns**, signalling the need for human-in-the-loop governance.

These concerns map directly to the dimensions of integrity in an AI-driven world: privacy, algorithmic fairness, explainability, accountability, and resilience - each essential to sustaining trust as AI becomes embedded in everyday interactions.

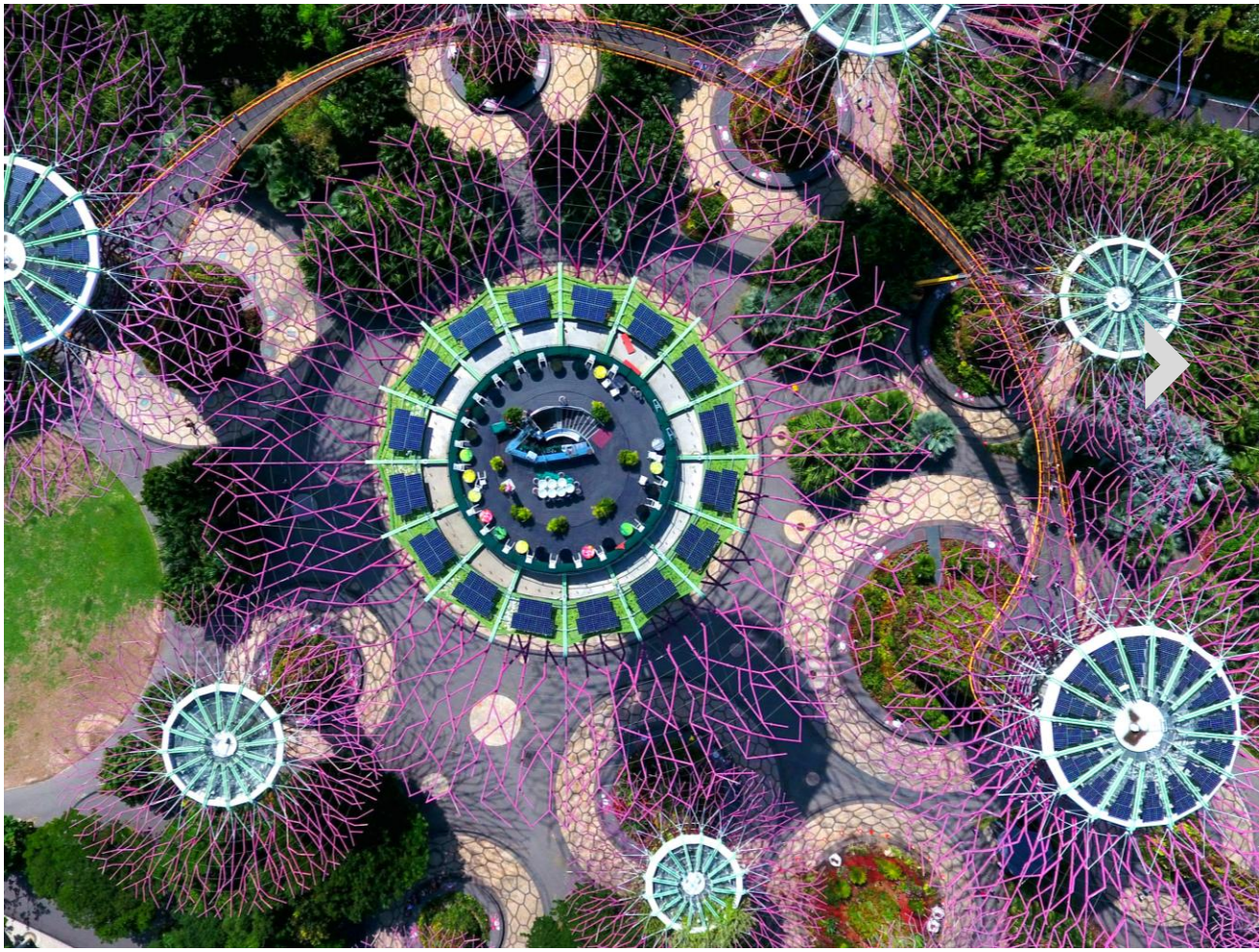
Singapore's regulatory frameworks provide a strong foundation for this trust, setting clear standards for fairness, accountability, and explainability. Leading organisations are embedding these principles into their operating models through privacy-by-design, bias detection, and robust audit trails. By proactively disclosing AI usage and maintaining clear escalation paths, brands can turn compliance into a competitive advantage, positioning themselves as trusted custodians of customer data in an era where integrity defines brand equity.

► The Six Pillars of Experience in 2025/26

Strategic takeaways for Singapore enterprises

To win in a market where Personalisation and Integrity dominate customer expectations, organisations must act decisively:

- **Enable AI for loyalty orchestration.** Combine machine learning for predictive insights, Generative AI for dynamic engagement, and agentic AI for seamless journey execution – transforming loyalty programmes into adaptive, lifecycle-based experiences.
- **Ensure responsible AI practices.** Align with Singapore's governance frameworks, implement privacy-enhancing technologies, and maintain human-in-the-loop for critical decisions. Communicate AI usage in clear, customer-friendly language.
- **Invest in connected architectures.** Enable composable integration across front, middle, and back office to deliver frictionless journeys and measurable improvements in Time & Effort and Resolution.
- **Quantify and communicate impact**. Use Total Experience assessment to link CX and EX outcomes to financial metrics such as retention, share of wallet, and cost-to-serve to demonstrate how Personalisation and Integrity compound value creation.



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SG CEE results + case studies



Singapore's Top 10 Ranked Brands for Customer Experience

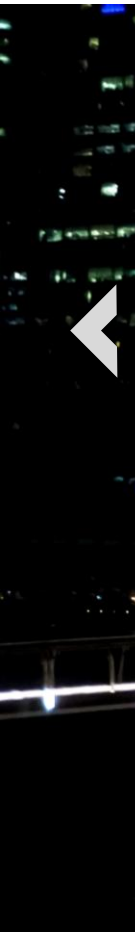
Company	Rank		
	2025	2024	2023
▶ Apple Pay	1	2	2
▶ Apple Store	2	1	1
▶ Uniqlo	3	7	11
▶ Emirates	4	N/A	N/A
▶ Singapore Airlines	5	5	7
▶ American Express	6	8	8
▶ Decathlon	7	3	4
▶ Visa	8	25	16
▶ DBS	9	6	14
▶ Shell	10	12	9

Singapore's Top 10 Ranked Local Brands for Customer Experience

Company	Rank		
	2025	2024	2023
▶ Singapore Airlines	5	5	7
▶ DBS	9	6	14
▶ POSB	12	10	6
▶ NETS	14	13	17
▶ Singapore Petroleum Company (SPC)	15	19	N/A
▶ Sheng Siong	16	N/A	N/A
▶ Great Eastern	17	37	58
▶ OCBC	18	29	N/A
▶ Public Utilities Board (PUB)	19	23	72
▶ Tan Tock Seng Hospital	20	50	26

Case Study #1

Apple Pay & Apple Store



Apple has consistently set the benchmark for seamless experiences across both digital and physical channels. In Singapore, its dual presence through Apple Pay and Apple Store exemplifies how technology and design converge to deliver convenience, trust, and emotional engagement.

Apple Pay and Apple Store are both consistently top performers among ranked brands in Singapore, ranking first and second in this year's CEE research. This year, Apple Pay achieved a CEE score of 7.97, while Apple Store scored 7.96. Apple Pay excels in Personalisation and Time & Effort, reflecting its ability to deliver secure, intuitive digital experiences.

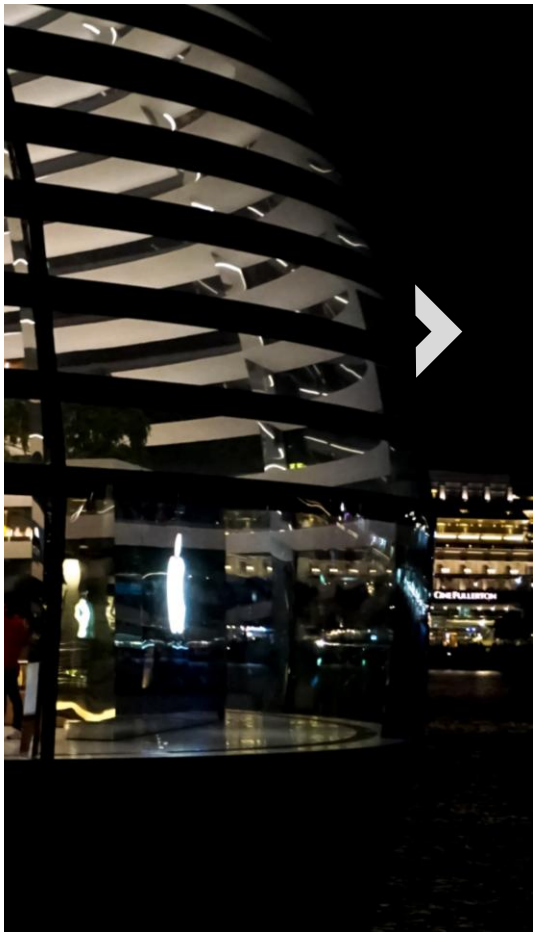
Apple Store leads the Singapore market in Expectations, driven by operational innovations that simplify in-store interactions. These results underscore Apple's success in blending AI-enabled convenience with human-centred design.

Apple's ecosystem delivers a continuity of experience across devices and channels. Customers can start a purchase on an iPhone, complete it via Apple Pay, and receive personalised support in-store – all underpinned by AI-driven automation[7].

This integration achieves the following for customer experience:

- **Reducing friction:** Automated checkout and predictive support streamline interactions.
- **Building trust:** Privacy-first design and secure protocols resonate strongly in markets where data security is a top concern.
- **Enhancing emotional engagement:** In-store workshops and personalised product demonstrations create a sense of belonging, positioning Apple Stores as community hubs rather than transactional spaces.

For consumers, the introduction of Apple Intelligence in Apple products brings context-aware interactions via Siri[8], enabling personalised support and recommendations. Apple's investment in AI is shaping future customer behaviour, transforming expectations of convenience and personalisation.



[7] Life Hack - Skip the Line at the Apple Store
[8] Apple introduces Siri AI, a profoundly more capable and personal assistant

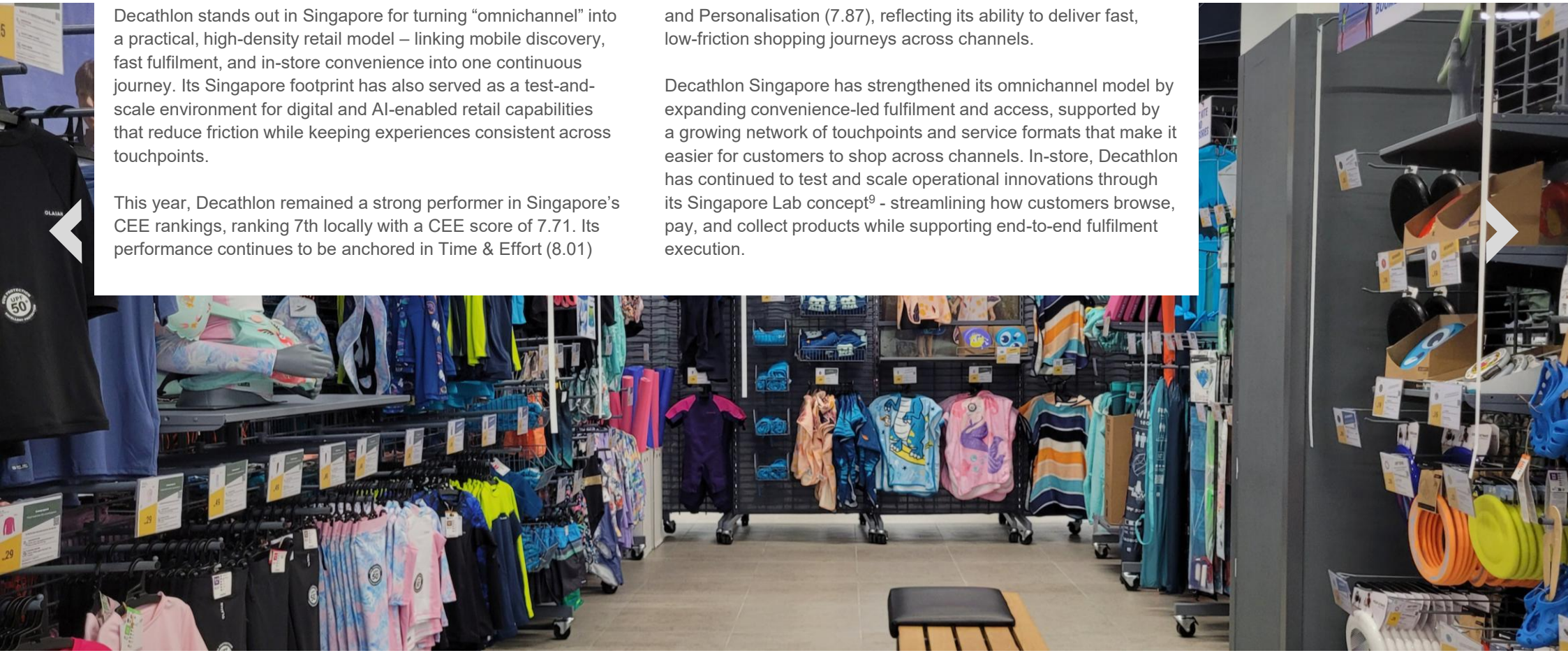
Case Study #2

Decathlon

Decathlon stands out in Singapore for turning “omnichannel” into a practical, high-density retail model – linking mobile discovery, fast fulfilment, and in-store convenience into one continuous journey. Its Singapore footprint has also served as a test-and-scale environment for digital and AI-enabled retail capabilities that reduce friction while keeping experiences consistent across touchpoints.

This year, Decathlon remained a strong performer in Singapore’s CEE rankings, ranking 7th locally with a CEE score of 7.71. Its performance continues to be anchored in Time & Effort (8.01) and Personalisation (7.87), reflecting its ability to deliver fast, low-friction shopping journeys across channels.

Decathlon Singapore has strengthened its omnichannel model by expanding convenience-led fulfilment and access, supported by a growing network of touchpoints and service formats that make it easier for customers to shop across channels. In-store, Decathlon has continued to test and scale operational innovations through its Singapore Lab concept[9] - streamlining how customers browse, pay, and collect products while supporting end-to-end fulfilment execution.



► **Decathlon** (continued)

On the AI and data front, Decathlon launched a Data Lab in Singapore to consolidate digital teams and accelerate the development of new digital services, with pilots tested locally and scaled beyond Singapore. It has also shared how it uses data-led customer understanding and explored Retail AI Vision capabilities with A*STAR[10] to detect in-store behaviour signals and enable more timely employee support – strengthening experience delivery through better sensing and orchestration.

Decathlon's omnichannel execution is reinforced by data and AI across its global value chain, with data science embedded across the product lifecycle, including forecasting, to support availability and fulfilment reliability[11]. In parallel, Decathlon highlights investments in automation across its logistics network to save time and reduce costs – supporting consistent product availability at optimal prices[12]. These capabilities are underpinned by platform foundations including multi-cloud connectivity to support cloud migration and secure digital services[13], consolidated analytics at scale[14], and engineering measurement practices to continuously improve delivery[15].

Decathlon's initiatives transform the total experience by:

- **Reducing friction:** Omnichannel design and operational improvements simplify shopping journeys and minimise effort across touchpoints.
- **Improving consistency:** Local testing and scaling helps standardise experience delivery across digital and physical channels.
- **Enabling more responsive service:** Data and AI initiatives support more timely assistance and more targeted engagement.

Decathlon shows how connected digital and in-store experiences can create consistently seamless journeys. As customer expectations rise, continued investment in data and AI-enabled orchestration will be critical to sustain performance at scale.

[9] Decathlon launches Data Lab in Singapore to develop new digital services - The Business Times
[10] Decathlon SG unveils Data Lab to build a digital ecosystem and break silos | Marketing-Interactive
[11] Data Science and Engineering
[12] What does distribution mean at DECATHLON?
[13] Colt provides Decathlon with a global platform for digital services - Colt Technology Services
[14] Decathlon gets new products to market 50% faster with Tableau data analytics.
[15] DevOps Award winner Decathlon Digital profile | Google Cloud Blog

Case Study #3

DBS

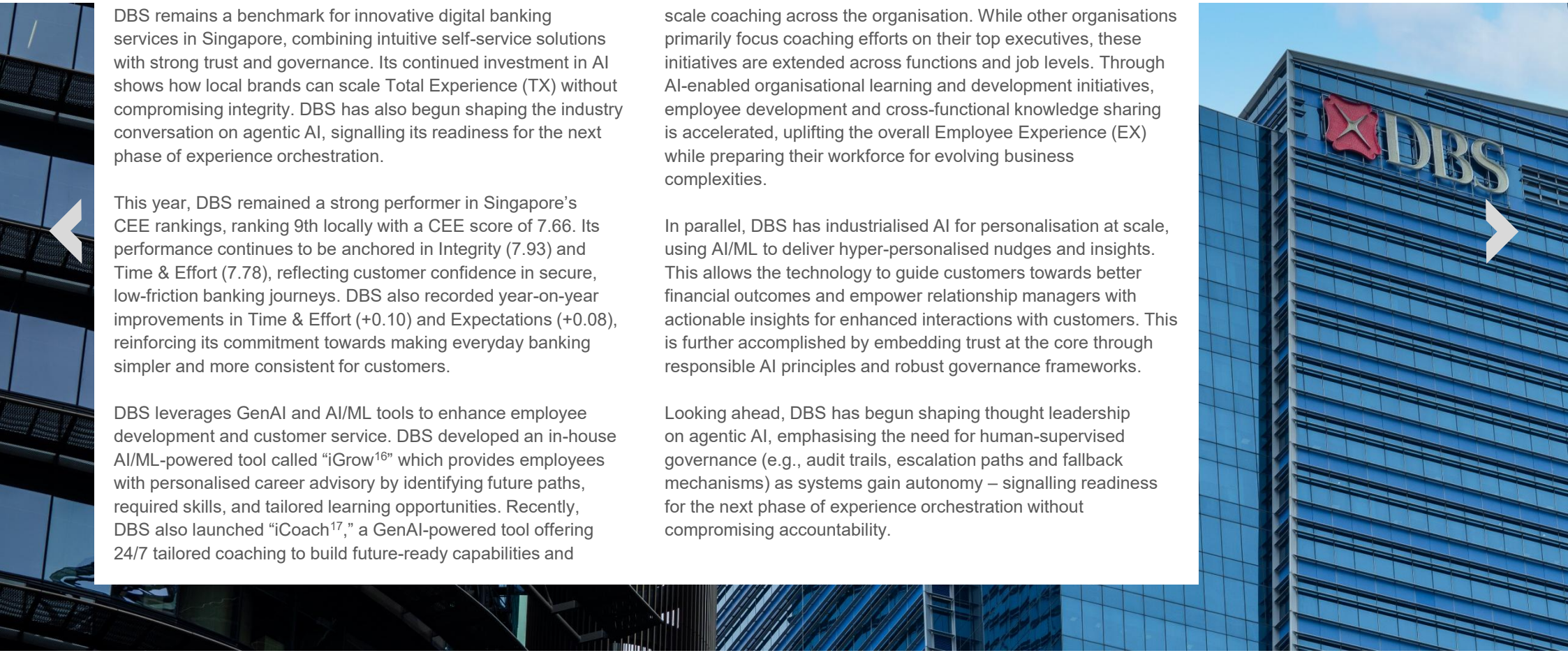
DBS remains a benchmark for innovative digital banking services in Singapore, combining intuitive self-service solutions with strong trust and governance. Its continued investment in AI shows how local brands can scale Total Experience (TX) without compromising integrity. DBS has also begun shaping the industry conversation on agentic AI, signalling its readiness for the next phase of experience orchestration.

This year, DBS remained a strong performer in Singapore's CEE rankings, ranking 9th locally with a CEE score of 7.66. Its performance continues to be anchored in Integrity (7.93) and Time & Effort (7.78), reflecting customer confidence in secure, low-friction banking journeys. DBS also recorded year-on-year improvements in Time & Effort (+0.10) and Expectations (+0.08), reinforcing its commitment towards making everyday banking simpler and more consistent for customers.

DBS leverages GenAI and AI/ML tools to enhance employee development and customer service. DBS developed an in-house AI/ML-powered tool called "iGrow[16]" which provides employees with personalised career advisory by identifying future paths, required skills, and tailored learning opportunities. Recently, DBS also launched "iCoach[17]," a GenAI-powered tool offering 24/7 tailored coaching to build future-ready capabilities and scale coaching across the organisation. While other organisations primarily focus coaching efforts on their top executives, these initiatives are extended across functions and job levels. Through AI-enabled organisational learning and development initiatives, employee development and cross-functional knowledge sharing is accelerated, uplifting the overall Employee Experience (EX) while preparing their workforce for evolving business complexities.

In parallel, DBS has industrialised AI for personalisation at scale, using AI/ML to deliver hyper-personalised nudges and insights. This allows the technology to guide customers towards better financial outcomes and empower relationship managers with actionable insights for enhanced interactions with customers. This is further accomplished by embedding trust at the core through responsible AI principles and robust governance frameworks.

Looking ahead, DBS has begun shaping thought leadership on agentic AI, emphasising the need for human-supervised governance (e.g., audit trails, escalation paths and fallback mechanisms) as systems gain autonomy – signalling readiness for the next phase of experience orchestration without compromising accountability.



► DBS (continued)

DBS's initiatives transform the total experience by:

- **Reducing friction:** GenAI-enabled service support improves speed and consistency of query handling, while freeing employees to focus on higher-value customer interactions.
- **Enhancing relevance at scale:** AI-powered nudges and insights help customers make timely, personalised financial decisions with less effort across everyday banking and wealth journeys.
- **Shaping impactful interactions:** AI-enabled coaching tools equip employees with stronger technical knowledge and a deeper understanding of their customers for the delivery of high-quality and individualised service.
- **Building trust:** Responsible AI principles and governance guardrails reinforce integrity as AI becomes more embedded in high-stakes banking interactions.

DBS demonstrates how Total Experience leadership in banking comes from combining AI-driven convenience with strong governance - so experiences remain seamless and trusted as AI scales. With GenAI already improving frontline service delivery and a clear point of view on governing agentic AI, DBS is well positioned to sustain secure, low-effort journeys while progressing towards more intelligent experience orchestration.

[16] How DBS, Southeast Asia's largest bank, is capturing the full value of AI and Machine Learning in Singapore
[17] DBS launches Gen AI-powered coaching tool to future-proof its workforce



Case Study #4

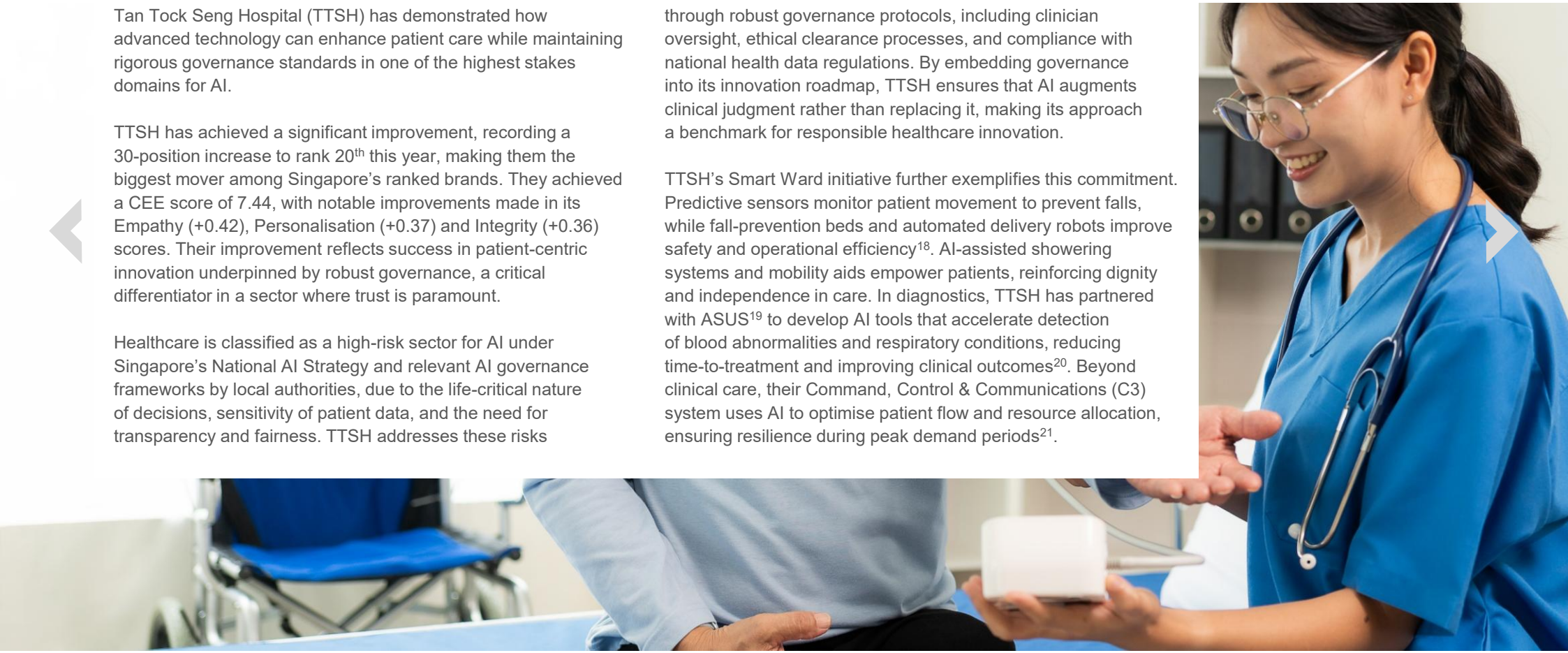
Tan Tock Seng Hospital

Tan Tock Seng Hospital (TTSH) has demonstrated how advanced technology can enhance patient care while maintaining rigorous governance standards in one of the highest stakes domains for AI.

TTSH has achieved a significant improvement, recording a 30-position increase to rank 20th this year, making them the biggest mover among Singapore's ranked brands. They achieved a CEE score of 7.44, with notable improvements made in its Empathy (+0.42), Personalisation (+0.37) and Integrity (+0.36) scores. Their improvement reflects success in patient-centric innovation underpinned by robust governance, a critical differentiator in a sector where trust is paramount.

Healthcare is classified as a high-risk sector for AI under Singapore's National AI Strategy and relevant AI governance frameworks by local authorities, due to the life-critical nature of decisions, sensitivity of patient data, and the need for transparency and fairness. TTSH addresses these risks through robust governance protocols, including clinician oversight, ethical clearance processes, and compliance with national health data regulations. By embedding governance into its innovation roadmap, TTSH ensures that AI augments clinical judgment rather than replacing it, making its approach a benchmark for responsible healthcare innovation.

TTSH's Smart Ward initiative further exemplifies this commitment. Predictive sensors monitor patient movement to prevent falls, while fall-prevention beds and automated delivery robots improve safety and operational efficiency[18]. AI-assisted showering systems and mobility aids empower patients, reinforcing dignity and independence in care. In diagnostics, TTSH has partnered with ASUS[19] to develop AI tools that accelerate detection of blood abnormalities and respiratory conditions, reducing time-to-treatment and improving clinical outcomes[20]. Beyond clinical care, their Command, Control & Communications (C3) system uses AI to optimise patient flow and resource allocation, ensuring resilience during peak demand periods[21].



► Tan Tock Seng Hospital (continued)

Healthcare providers face the challenge of balancing innovation with trust and TTSH addresses this by:

- **Enhancing safety:** Predictive monitoring and automation reduce risks and improve patient outcomes.
- **Impactful productivity:** Robotics and workflow automation free staff to focus on empathetic care.
- **Extending accessibility:** The “Hospital Without Walls” vision leverages telehealth and IoT to deliver care beyond physical facilities[22].

TTSH demonstrates that innovation in healthcare must be paired with accountability. By embedding AI into critical workflows while maintaining rigorous governance, it delivers safer, more efficient, and more accessible patient care. This balance of advanced technology and robust governance positions TTSH as a benchmark for responsible AI innovation in high-risk sectors.



[18] Leveraging AI, Automation and Technology to Bring Better Care For Our People and Patients - Tan Tock Seng Hospital, Singapore
[19] ASUS and Tan Tock Seng Hospital Co-develop an AI-based Tool to Improve the Accuracy and Efficiency of Diagnosis in Blood Diseases – AICS
[20] New Artificial Intelligence Tool Invented by Tan Tock Seng Hospital and ASUS to Speed up Diagnosis of Blood Abnormalities - Tan Tock Seng Hospital
[21] Central command system gives TTSH, NCID a bird’s eye view of ops - Tan Tock Seng Hospital
[22] Smart wards: Singapore hospitals use technology to cope with manpower needs

Case Study #5

HSBC Life

HSBC Life Singapore has anchored its transformation strategy on customer-centricity, ensuring that every digital initiative enhances convenience, transparency, and trust.

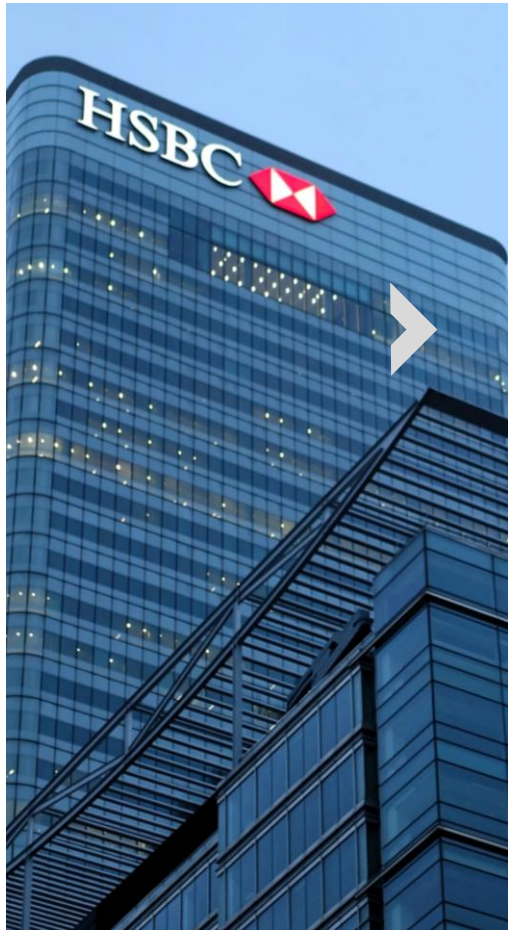
This year, HSBC Life achieved a notable jump, moving 29 positions to rank 34th locally and attain a CEE score of 7.33. Notable improvements in Time & Effort (+0.36) and Expectations (+0.36) were recorded, reflecting the impact of streamlined processes and faster service delivery. Gains in Integrity (+0.36) and Personalisation (+0.19) further highlight the success of its customer-centric initiatives.

The insurer has digitised onboarding and policy servicing through platforms such as EASE, an e-submission tool for new life applications, and DigiOne, a client management portal for agents, reducing paperwork and enabling faster application processing[23]. Its mobile app complements these efforts with self-service claims, benefits tracking, and personalised wellness features under Benefits+, creating a holistic experience for both individual and corporate customers[24]. In parallel, HSBC Life strengthened its contact centre operations, introducing enhanced security measures like two-factor authentication and structured escalation protocols to improve resolution speed and customer confidence.

HSBC Life's transformation delivers impact by:

- **Reducing friction:** Digital onboarding and self-service claims simplify processes, cutting turnaround times and effort.
- **Enhancing security and trust:** Contact centre upgrades, including two-factor authentication, strengthen integrity and customer confidence.
- **Improving accessibility:** Mobile-first tools and integrated wellness services extend engagement beyond traditional insurance touchpoints.

By combining digital innovation with strong governance and award-winning service design, HSBC Life sets a benchmark for responsible transformation in Singapore's insurance sector.



[23] Agent and Distributor Resources - HSBC Life Singapore
[24] Benefits+ | Employee Health Insurance - HSBC Life SG



How KPMG can help

How KPMG can help

Future-ready experience leaders will be those that embrace Total Experience (TX) – connecting customer, employee, partner, and ecosystem interactions into a unified system that drives loyalty, growth, and resilience. Achieving this requires organisations to look inward, focusing on their current ways of working and culture, then envisioning how integrated experiences will shape future success.

To achieve TX excellence, KPMG can support you in your journey by:

#1: Assessing current TX maturity

Before organisations can chart their next steps, they need a clear understanding of their existing Total Experience capabilities. Our diagnostic approach evaluates experience maturity through a multi-layered lens, examining the strength of relationships, the quality of journeys, and the effectiveness of individual interactions. This provides a holistic view of how experiences influence loyalty, productivity, and growth.

Our offerings:

- Define the **TX vision and strategy**, aligning ambitions across Customer Experience (CX), Employee Experience (EX), and ecosystem touchpoints.
- **Assess total experience maturity** through a multi-layered lens covering relationships, journeys, and interactions.
- **Build integrated dashboards** that combine CX, EX, and operational data for real-time insights.

This enables organisations to measure TX value, quantify impact, prioritise investments, and make informed decisions that drive resilience and sustainable performance.



► How KPMG can help

#2: Designing integrated experiences to improve TX outcomes

Organisations must design experiences that link customer, employee, and operational touchpoints. We help map value streams across journeys and identify parts of the customer journey that matter most, ensuring these streams connect human and digital technologies.

Our offerings:

- **Map value streams** and **journeys** to identify critical touchpoints.
- **Redesign business processes** with **digital transformation** initiatives – this includes process and ecosystem orchestration with agentic AI.

Our approach includes empowering employees through experience design by creating connected workplaces and intelligent tools that enhance productivity and collaboration.

#3: Strategising and implementing your experience orchestration

To turn ambition into action, we support the deployment of technology-enabled solutions. We also help organisations reimagine operating models, shifting from siloed functions to experience-led structures that embed accountability for outcomes.

Our offerings:

- **Implement solutions** such as **Customer Data Platforms** and **Customer Relationship Management** systems.
- Implement **Connected Enterprise** methodology to ensure seamless data flow across silos.
- **Reimagine operating models**, shifting from siloed functions to experience-led structures with accountability for outcomes.
- **Enable agentic AI orchestration** within CRM and engagement platforms for real-time optimisation and personalisation.

This provides brands with connected data and teams, quicker execution, and adaptive experiences delivered at scale.

Survey methodology

Methodology: About Global CEE 2025

About the research

For 16 years, KPMG professionals have been asking consumers about their individual experiences with brands. Over that time, more than 791,000 consumers have been interviewed, providing more than 7.8 million individual evaluations across 41 countries, regions and jurisdictions to support our expertise in customer experience best practice.

This year alone we have taken in the views of more than 80,000 consumers across 16 markets. The research for this report was conducted via an online survey methodology. A nationally representative consumer sample was targeted for each market, to be comparable in terms of age and gender, while also targeting regional representation.

To participate in the research and to be able to respond to questions on a specific company, respondents must have interacted with that company in the last 6 months. An interaction is defined as making a purchase, using the company's products or services, contacting a company with a query, or even browsing their website or store – so not all respondents will have been existing customers of the brand they evaluated.

In order to be included in the final rankings for each country, each brand must have achieved a minimum number of consumer responses. This report analyses the results of a consumer survey undertaken in May 2025 through June 2025. As such, all companies, including audit clients, are representative of consumer opinion and ranking. Mentions of individual companies should not be interpreted as an endorsement by KPMG International or its member firms.

CEE Scores

The rankings for each country are determined by the CEE scores of the brands surveyed. The CEE score is derived for each brand via a weighted average of the brand's score for each of The Six Pillars. The weighting is calculated through regression analysis to understand the relative importance of each pillar in driving the two commercial outcomes measured in the analysis: advocacy and loyalty.

16 Countries, regions and jurisdictions

2,684 Brands evaluated

80,594 Consumers

804,137 Individual brand evaluations

► Survey methodology *(continued)*

Methodology: About Singapore CEE 2025

Online survey

The survey was conducted between May to June in 2025. A nationally representative consumer sample was targeted for each market. To participate in the research, respondents must have interacted with the brands in the brands in the previous 6 months. An interaction is defined, but not limited to:

- Making a purchase
- Using the brands products and services
- Contacting a brand with a query
- Browsing their website

CEE Score

- The overall performance of each brand is determined by the CEE score
- The score is calculated by taking the weighted average of each of the Six Pillar scores of each brand
- The weighting is derived through regression analysis to understand the relative importance of each of the Six Pillars in driving advocacy and loyalty
- A minimum of 80 consumer responses are required for the brand to be included in our final analysis

8 sectors

82 Brands evaluated

1,783 Consumers (nationally representative panel)

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