



# Orchestrating the connected customer experience

Global Customer Experience  
Excellence Report 2022



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# Foreword

**Companies around the world continue to focus on customer centricity, seeking to design, develop, and deliver orchestrated and connected customer experiences. These are experiences that lock onto customer needs, circumstances, and preferences.**

This requires companies to have a deep understanding of their customer — a task more easily said than done. The customer is continually changing. What matters today can differ substantially from what mattered yesterday.

Consider, as an example, consumer concern over environmental and societal practices. This has escalated substantially during the pandemic. KPMG research has shown that two-thirds of consumers are now seeking suppliers that demonstrate that their practices have a positive environmental and societal impact.

Consequently, companies are having to understand how their customer, industry and competitors are responding to this need. As they strive to create shareholder value, firms are having to balance the needs of different stakeholders. Climate change and social conscience are resetting priorities and ESG is requiring boards to balance shareholder value with the environmental and social impact of how it is achieved.

In the KPMG 2022 CEO Outlook, 74 percent of CEOs said that ESG and digital investment are inextricably linked and 62 percent said they were planning to invest at least 6 percent of revenues in programs that

would help their organizations be more sustainable.

In a short period, we have experienced a pandemic, a digital revolution, and a war in Europe. Companies are now facing a period of economic turbulence as widescale inflation for many nations is driving a cost-of-living crisis.

All of these are changing consumer decision making criteria, behavior, and needs.

Against this backdrop, agility and flexibility have become vital for organizations. The ability to adapt business and operating models independent of strategy has become an essential outcome of organizational design. Leading firms are focused on enterprise alignment by building and deploying the right capabilities in a connected manner while allowing for flexibility in how they are used to support evolving strategies.

Firms have become aware that strategy is not a destination — it is a process, one where strategies need to be monitored and recalibrated as circumstances dictate.

When you look at the leading companies in each of the 25 markets, what you see are businesses that are striving to become future-ready. These are companies where nurturing and connecting capabilities has become an essential element of organization design, alongside the ability to orchestrate and reorchestrate customer journeys as customer needs and desired outcomes change.

These are companies that think holistically. For them, customer experience is not restricted to one team or department; it depends on collaborative, inter-

departmental, and cross-functional teamwork. Sales, marketing, service, product, and other operational teams align to deliver the unified experiences that customers want. It involves integrating and connecting key capabilities, including the customer service team systems, billing system, customer management system, and operations team with the analytics needed to effectively predict when and what kind of problems may occur to help ensure a seamless end-to-end experience.

Customer experience is, by definition, a holistic concept. It represents a series of interactions underpinned by cross-functional teams, processes, and technology along a customer journey.

Our research highlights that when these elements are aligned, connected, and informed by a clear understanding of the customer and marketplace, true orchestration occurs in the delivery of a meaningful customer experience which underpins higher performance.



## Julio Hernandez

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# Orchestrating the connected customer experience

This year, in 11 out of 25 countries and territories, the leading companies are the same as the previous year. Some companies such as USAA and Emirates have been leaders for many years. They are companies that have not only coped with the pandemic — but have flexibly adapted to the new world. Their resilience is not a function of rebuilding or restructuring — it is a function of an inbuilt inherent flexibility that enables them to react quickly and decisively to new opportunities. These are companies that take their cue from their customers and the marketplace, and with a customer first mindset, a strong service culture, and a willingness to test and learn, they demonstrate an ability to be resilient and evolve in a customer-centric way.



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## Overview

It used to be that a seismic global event occurred periodically, but had far reaching consequences when it did. The rise of the internet in the 90s, 9/11, the dot.com boom and collapse of 2002, and the financial crisis of 2008, were all seismic events, and all had companies reevaluating their strategies.

Companies used to reconsider their basic operating models infrequently, when they were forced to do so by big shifts in their environments.

But in the last two years alone we have had a global pandemic restricting movement on an unimaginable scale, the war in Ukraine impacting raw materials and global supply chains, the growing number of unusual weather patterns, precipitating national disasters and intensifying the focus on ESG, and the rapid disruptive adoption of advanced technologies such as artificial intelligence and robotics.

These might all be classed as seismic global events. Few, if any, of these scenarios consistently appeared on the risk radar of global companies yet, all have had wide reaching consequences, and all of these have occurred in very rapid succession in very recent times.

Today any company that isn't regularly evaluating its direction — as well as constantly adjusting to changing contexts — and then quickly making necessary operational changes is putting itself at a disadvantage.

## With change comes opportunity

The 2020 pandemic brought about lasting change in the business eco-system, accelerating innovation, new processes being fast tracked, the rapid implementation of new channels and new ways of connecting with customers. These in turn have set new customer expectations which include an insistence on ethical practices, convenience, and purpose.

As Canadian Prime Minister Justin Trudeau once observed at Davos, the pace of change has never been this fast, nor will it be this slow again. This brings both enormous opportunity and potential.<sup>1</sup>

The ability to realize the “enormous opportunity” sits with those companies who have inbuilt, inherent flexibility. These are companies that have the ability to reconfigure organizational capabilities on the

fly into new more relevant operating models in response to market shifts. Success is being defined by the ability to react, innovate, and recalibrate business models in real time.

In short, the companies that are future-ready are not held back by a structural commitment to a particular strategy, but an inbuilt flexibility towards opportunities.



Time is of the essence when tapping market opportunities. We have to be agile, to learn from the market swiftly, and see where we can add more value to customers, hence turning ‘disruption’ or ‘challenge’ into ‘opportunity’.

— **Jahja Setiaatmadja**, President, Bank Central Asia

## Getting future-ready

But what does it mean to be future-ready? It requires a strategy based on three key elements:

First, companies should gain an informed perspective of where the market is going. By mining internal projections about how their products and services are evolving, as well as understanding trends and perspectives from analysts and industry leaders, companies can build a vision for where they want to take the business. They can also look at competitors to learn how they are adapting to change.

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<sup>1</sup> <https://www.weforum.org/agenda/2018/01/pm-keynote-remarks-for-world-economic-forum-2018/>



Second, they should align their business around those perspectives to determine how they want to serve their market and their customers in the most efficient and effective way possible. By building a customer experience strategy that identifies ways to reduce friction, they can assemble the right mix of capabilities. Incorporating agility and flexibility into the plan will help them reconfigure as market disruptions occur.

Third, future-ready companies orchestrate and coordinate activities and resources across their front, middle, and back offices so they can be more efficient and productive. They align their organization around a common purpose and goals so that every team has a clear view of their north star and the role they play in serving the customer. Without the ability to orchestrate, firms rarely realize ROI and fail to maximize the benefits of digital transformation.

## Making the right connections

Traditional hierarchies and silo-based managerial processes can manage steady state very well. What they are challenged by is identifying the most important hazards or opportunities early enough, formulating innovative strategic initiatives nimbly enough, and executing those initiatives fast enough. They are to orchestration what kryptonite is to Superman, energy sapping and destructive.

Consequently, companies are looking to eliminate silos and move away from the isolated, single point, functional solutions that are holding back their customer experience (CX) strategy.

During 2022, as this process progresses, you can observe the unification of customer-facing functions and the increasing adoption of unified technology

solutions enabling engagement with customers across multiple channels at each stage of the lifecycle. This is more than just brand presence; other factors such as brand purpose, personality and voice, tone, consistent messaging, and how customers move across platforms has become much more important as companies see how this contributes to building stronger, long-term customer relationships.

## Towards an orchestrated future

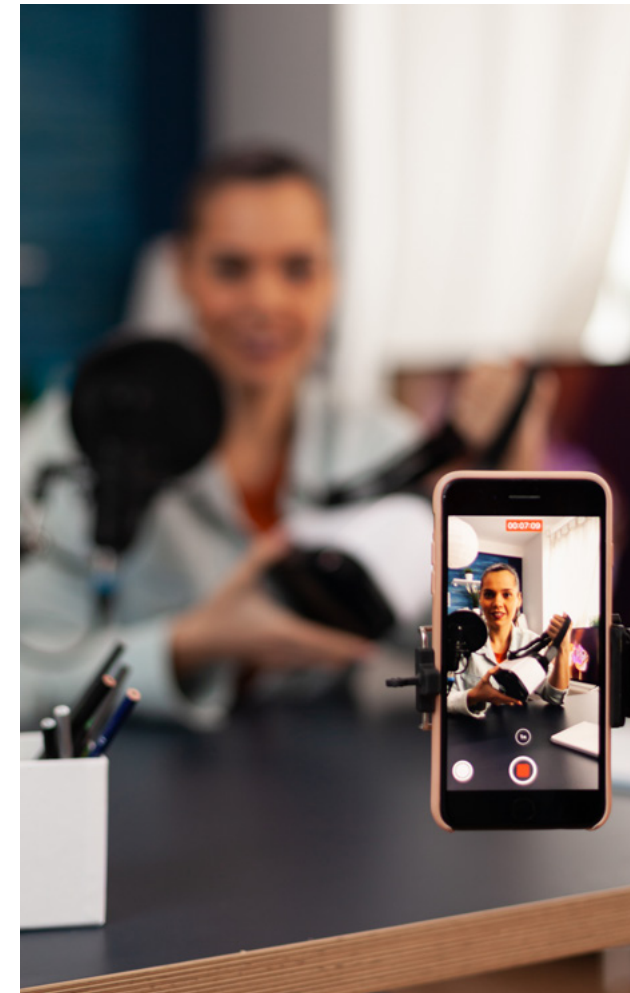
A customer's experience with a business spans multiple channels such as social media, email, live chat, and surveys, and the number of channels is only going to grow, increasing the challenges in developing a seamless and connected omnichannel experience. Being available on different channels is one thing. Delivering frictionless and continuous experiences across those channels is quite another. Teams should be able to switch between channels swiftly and pick up conversations where a different channel left off with complete context to deliver a cohesive experience.

The problem is that businesses are often not structured or organized to act flexibly and be able to adapt to rapidly changing circumstances. They struggle to prioritize and sequence transformational activities.

But everything that happens in a business is part of a process. Being clear on how these processes span functions, the contribution each function makes to a process, and how processes support customer journeys is a fundamental point of connection in creating a flexible enterprise.

Orchestration is the mechanism by which organizations manage the development of capabilities and processes across the front,

middle, and back office to deliver customer and cost outcomes. It requires new or refined target operating models, technology blueprints, and an ongoing view of connectivity across initiatives, their dependencies, and their interactions to create fully flexible capabilities and optimize resources.



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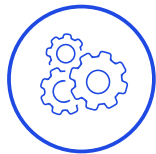


# The four levels of orchestration



## Customer

**The alignment of marketing, sales, and service around the customer.** Strives to ensure a personalized, consistent, friction free experience across channels. There should be a clear way of working and technological connection across the front office functions of Marketing, Sales, and Service. This guides cross-channel journey and intent-driven orchestration based on customers' goals, and supports the role of technologies such as AI, conversational chat bots, and agent assist bots.



## Operations

**The alignment of the front and middle office** helps increase service delivery velocity for traditional and digital services. Aim to seamlessly integrate order management, assurance, inventory, and network orchestration to eliminate provisioning errors and order fallouts. Synergize capabilities and technologies across processes such as end-to-end "quote to cash," "cart to cash," and omni channel quotations. It requires technologies such as contract lifecycle management, digital e-commerce and recommendation engines alongside fulfillment, returns management, and supply demand linkages.



## Enterprise

**Connecting the whole organization around the customer** links front, middle and back-office business processes and workflows in support of the end-to-end customer experience. Enterprise orchestration enables organizational visibility into everything required to achieve a result. Digital orchestration connects front, middle and back-office systems, providing a single, connected client journey through all internal approval, service, and management processes. Robotics platforms are used to apply automation to frequent tasks such as real-time workflow; new pricing and billing approaches; configure, price and quote (CPQ); skills-based routing; workforce scheduling; utilization analysis; and capacity planning all synchronized to create error-free, efficient, and effective processes.



## Ecosystem

**Ecosystem partnerships can bring complementary skill sets and more diverse data.** Together, they foster continuous evolution instead of one-time, project-focused improvements, and offer access to advanced technologies such as AI and blockchain. As companies move closer to platform based operating models, the range of partners and third parties involved in end customer engagement or supply chain provisioning requires the ability to orchestrate capabilities within and between third parties.

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## Orchestration starts with the customer outcome in mind

All successful products and services start with the customer story. Maersk has successfully navigated a total transformation around the customer through an intense focus on the end-to-end logistics journey. Their target customer outcome was a simple one: making shipping a container around the world as simple as buying an airline ticket.

In the Czech Republic, Zasilkovna says that running a business hinges on thinking ahead and setting a sound direction. As a logistics company, they aspire to deliver packages in minutes, not days.<sup>2</sup>

Our top-ranked company in Austria and Germany is eyecare specialist Fielmann, their “Vision 25” ambition is for customers to be able to order new prescription lenses from the comfort of their armchair without having to visit a specialist. It is an enormously complex task to provide refraction testing online, but they are single minded in achieving it.

These stories are not the accumulated outcome of multiple epics and user stories from agile teams. In fact they are the opposite; they are the source of user stories as the high-level outcome is deconstructed into customer journeys, touchpoint interactions and user experiences.

## Orchestration is powered by customer insight

CX is becoming more data driven. Insightful and real-time customer data is critical to enriching the personalization and relevance of customer experiences and predicting and anticipating customer behaviors.

We are becoming saturated with data; it is estimated that a single electronic vehicle will generate terabytes of data every week. Internet of things, wearables, and social media metrics compound the problem. Firms are being exposed to millions, or even billions, of data points.

With this data explosion, organizations must be smart about what data they collect and how they organize it. Capturing, curating, and analyzing data to generate insight and drive online and offline decision making is now a critical dimension of customer experience. By using modern tools and technologies to analyze data and mine insights, CX metrics can be optimized and drive increased business value.

A new breed of CX metrics is emerging that enables brands to emphasize action over mere reporting. Firms are moving from simply measuring NPS or customer satisfaction to complex multilevel measurement frameworks that span end-to-end journeys and drive decision making.

Firms are increasingly harnessing artificial intelligence and machine learning to solve problems.

AI enabled analytics help effectively predict when and what kind of problems may occur. Combining technology and human expertise empowers teams to proactively address issues and turn potential negative experiences into positives and define new, more productive, value creating, customer journeys.

Tracking the customer journey becomes increasingly difficult as channels multiply. Organizations now have customers using multiple platforms to engage with brands. They also move from one digital touchpoint to the other before they finally make a purchase.

This propensity to switch platforms increases the possibility of not completing or abandoning transactions. Maintaining customer loyalty as they move between channels and platforms requires firms to understand the customer journey and the actual experience across different touchpoints fully. It requires the collection of data through numerous platforms and touchpoints. This helps to increase understanding of the customer’s decision-making process.

Customer journey and orchestration analytics use customer data gathered across all channels to create a holistic picture of customer behavior to help improve marketing performance, improve user experience, and optimize business processes. The idea behind journey analytics is to aggregate data from fractured sources to extract useful insights about consumer behavior and find the opportunities to drive stronger engagement and sales, and sustain the relationship.

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<sup>2</sup> <https://www.zasilkovna.cz/en/sustainability>





## Orchestration requires flexible technology

Evolving experiences, new technologies, and pattern changes in customer behavior mean firms should be constantly reviewing the experience they are delivering and the technology that supports it. Customer experience is always a work in progress, but technology is no longer the constraining factor. APIs, off the shelf orchestration software, and ready access to advanced technology such as AI and machine learning mean it is a problem of “what” and “how.” It requires answering the question “In delivering our target customer outcome, how do we create better, more valuable, personalized experiences through digitally enabled services?”

The use of AI-powered agents is helping dig into historical data and predict future customer needs. It is freeing up service teams from mundane, repetitive work through the use of conversational chatbots and agent help functions. Workflow, data integration and rules engines can further enhance the performance of a customer service representative or digital assistant in service of delivering a better customer experience.

For customers, AI-driven tools like predictive analytics can deliver a personalized and proactive experience that resolves issues before customers are even aware that they exist. Technology can also assist in developing a high-performing workforce by identifying optimal work processes and practices using analytics. Automated coaching can potentially be deployed to every individual, supporting efforts to attract, develop, and retain scarce talent.

## Orchestration demands trade offs

For companies, being able to respond to rapid and repeated change has become a near-term necessity. Executives are initiating more projects, trying to innovate faster.

Unfortunately, the supply of money — OpEx and CapEx — and resources is finite, the band width for

change a narrow one, and firms are having to make trade off decisions.

With significant market turbulence ahead the link between customer and market insight, trade-off based decision making, and orchestration should be an explicit one.

 <h3>Insights</h3> <p>How well do you understand your customers and markets? What are your hypotheses as to what the customer of the future will look like?</p> <p><b>Requires a detailed understanding of:</b></p> <ul style="list-style-type: none"> <li>• circumstances</li> <li>• behavior</li> <li>• preferences</li> <li>• economic value</li> <li>• future intent</li> <li>• perceptions of value</li> <li>• willingness to share data versus privacy.</li> </ul>	 <h3>Trade off decisions</h3> <p>With limited resources and not enough money to cover everything, where and what do we trade off? How do you leverage the big technology bets you made during COVID-19?</p> <p><b>Implications of these decisions:</b></p> <ul style="list-style-type: none"> <li>• price inflation</li> <li>• share of wallet</li> <li>• ESG and sustainability</li> <li>• supply chain issues</li> <li>• taking advantage of latest technology</li> <li>• people versus technology or robotics.</li> </ul>	 <h3>Orchestration</h3> <p>How should you orchestrate resources and capabilities across employees, customers, and suppliers? How do you create inherent flexibility?</p> <p><b>Digital capabilities across front, middle, and back office:</b></p> <ul style="list-style-type: none"> <li>• digital engagement</li> <li>• capability alignment</li> <li>• end-to-end integration</li> <li>• partnerships.</li> </ul>
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## USAA orchestrates the motor claims experience

USAA, the top-ranked company in the US index, set itself a customer outcome of a “touchless” auto claims experience. Workflows were automated and orchestrated end to end throughout the process, improving the claims experience both for customers and in house teams, such as customer service agents and loss adjusters.

The resulting design solution not only streamlined the repair process, but also increased auditability of repairs and improved overall cost efficiency.

USAA created a service that could map a photo of a damaged vehicle to a list of parts, and in turn identify if those parts should be repaired or replaced. If a repair was needed, the service could also predict how long it would take to do so, taking into account local labor rates.

It required a new process and customer journey architecture and the deployment of AI methodologies, all orchestrated to provide a seamless unique experience for every customer.

It was supported by structured and unstructured data. The structured data consisted of information about the collision reported by the customer (e.g. point of impact, drivability of the vehicle, etc.) as well as information about the vehicle itself (e.g. make, model, year, options, etc.). The unstructured data involved millions of images all processed by an AI toolset.

In deploying these AI-enabled tools, the USAA technology team collaborated closely with the company’s service representatives. The team relies on them to “train” its AI model — ensuring that the model learns to “think” like an experienced USAA rep. The company’s loss adjusters use the model in

estimating customers’ insurable losses, but they can also make in-the-field adjustments to its estimates with an explanation, which feeds back information to the AI program so that the model can be continually updated and improved.<sup>3</sup>



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<sup>3</sup> <https://cloud.google.com/blog/products/ai-machine-learning/usaa-and-google-cloud-transform-insurance-operations>



## Pharmacy2U orchestrates the prescription ordering and dispensing journey.

Pharmacy2U, the top-rated company in the UK index, set about completely redesigning its prescription ordering and delivery journey and all its supporting processes using advanced robotics.

Pharmacy2U set out to reinvent pharmacy care and put patients at the heart of it. They describe themselves as a pharmacy where clinical expertise and patient care come together with advanced technology, which truly helps people live healthier and happier lives.

It uses an omnichannel solution that helps people using Pharmacy2U to choose their preferred

method of communicating, via voice, chat, SMS, email and more. The platform includes intelligent IVR and self-service options that are tightly integrated with smart routing functionality to help patients connect more quickly to the advisor who can best handle their needs.

In effect the company has completely redesigned the customer's pharmacy journey and removed most, if not all, of the pain points — no waiting in line, no picking up and dropping off repeat prescriptions, no waiting for medicine stock to come in, no worrying about running out of medicines.

These benefits are coupled with the convenience of modern tools: a mobile app, reminders to re-order, and the ability to manage repeat prescriptions online.

Behind the scenes, Pharmacy2U has invested in giant vending machine-like robots that dispense medicine with extraordinary accuracy and speed, picking one to two orders every nine to 15 seconds.

However, for some customers the human touch is essential and a contact center of “friendly pharmacists” provide human reassurance and insight when it is needed.<sup>4</sup>



<sup>4</sup> <https://www.callcentrehelper.com/case-study-pharmacy2u-provides-cost-effective-customer-support-183753.htm>

# The Six Pillars in 2022

The Six Pillars of Customer Experience Excellence have been consistently shown to be the essential characteristics needed to build strong experiences. The presence of these six factors is essential if commercially beneficial outcomes result from superior customer experience.

Whether that is increased share of wallet, loyalty, or advocacy, these six factors are the prerequisites for commercial success. However, as they are all interconnected, it is essential to be good at all six.

Interestingly over the past couple of years there has been a rapid rise in holistic thinking, and realization that a competitively superior experience is multi-dimensional and often multi-sensorial. Our leading organizations are masters at managing The Six Pillars as a set.



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## Integrity

As we move closer and closer to the data economy and customers share more and more personal data in exchange for highly personalized experiences, the emphasis on data security and privacy continues to increase.

As more data privacy regulations similar to EU-GDPR are introduced around the globe, businesses that adhere to these laws, uphold stringent data protection measures, and make the right use of customer data will earn customer trust and grow quickly. Central to this is getting the balance right between benefits for the company to sell more and benefits to the customer.

Customers are more likely to trust organizations that pair privacy and security with a valuable personalized service.

Transparency and security are now integral parts of the individualized experience. With rising security breaches, customers are ever more

security conscious and are much savvier than ever when regarding potential threats to their security. It is crucial that companies become transparent regarding how they collect and store customers' personal information.

A strong sense of societal and environmental purpose has become the defining characteristic of leading companies. Businesses globally are being scrutinized on their sustainability credentials like never before. KPMG research shows 66 percent of consumers plan to make more sustainable or ethical purchases in the next six months, and that employees, investors and other stakeholders are equally if not more resolute.

To be authentic 'sustainable organizations' the focus needs to go beyond the cosmetic to real change that's embedded throughout an organization's DNA.



## Resolution

Detecting, resolving, and removing customer pain is a prerequisite for excellent customer experiences fueled by outside-in thinking. "Pain killing" is a state of mind, identifying problems in customer journeys, problems in customer's lives and finding new ways to solve them using innovation.

"Jobs to be done" methodologies enable deeper understanding of customer lives, help locate pain points, and drive more holistic experiences aimed at prevention rather than reaction.

AI-supported customer service, where the technology is supplemented with human interaction, interpretation, and support, is driving greater satisfaction with agent interactions.

AI conversational web chat and chat bots are improving satisfaction

with online support. The secret is finding an appropriate balance between keeping skilled human agents and integrating AI into critical parts of the customer's experience.

However, the area that leading companies are increasingly focused on is using advanced predictive and prescriptive technologies to mitigate customer problems before they occur. There are sound economic reasons for doing this as there is a direct relationship between the incidence of problems and churn rates. The telephony industry in particular is focusing on using AI tools to aid detection of problems and automate interventions in the "free return window," fixing problems before they occur and before the customer leaves.

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## Expectations

Perhaps the most significant shift in recent developments is the way that expectations are set. User-generated content, influencer marketing, and leading experiences are constantly setting and resetting expectations. The rapid advance in technology is stretching the boundaries of possibility and therefore making expectations more fluid.

One example is the metaverse. This describes a persistent, online environment where we can connect, communicate and collaborate in increasingly immersive ways. Allowing brands to deliver new and interesting customer experiences over virtual platforms is likely to be a key reason the concept will be attractive to businesses, particularly as integration with virtual and augmented reality (VR/AR) will be a core feature of the metaverse.

Already in 2022, businesses are looking to these experiences to create new opportunities for us to interact and engage from our homes — such as Ikea’s Everyday Experiments.

Ikea and Danish design lab Space 10 have unveiled the latest experiments on their collaborate platform Everyday Experiments,

which aims to take customers beyond their homes without leaving them.<sup>5</sup>

As part of this, Australia’s Pitch Studios has proposed Forever Meadow, a “meditative walking application” which creates an “endless garden” in people’s homes. Using AR, the tool allows people to walk through their homes, with their footsteps triggering virtual flora. The project combines meditative walking (a calming practice) and people’s desire to be closer to the natural world, turning their homes into sanctuaries.

Fielmann purchased shares in FittingBox, a specialist for augmented reality, and the integration of 3D glasses fitting into the customers’ systems. The “Fielmann Fit” technology measures the customer’s face using over 18,900 measuring points and compares the anatomical data with the 3D model of the selected glasses. Initially, Fielmann had used this technology to sell non-corrective sunglasses in its online shop, but it is now taking the first step towards also being able to sell corrective glasses online.<sup>6</sup>

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## Time and Effort

When it comes to using energy, the brain is an expensive organ. Even in its resting state it uses over 20 percent of the body’s energy. Consequently, humans are careful about expending brain power. Psychology has identified the “law of least effort,” a tendency amongst humans to take the line of least resistance when seeking to meet an objective.

This is one of the reasons why customer effort is a strong predictor of loyalty. The less effort it takes to be a customer the more loyal we become.

Unsurprisingly, companies have focused on creating frictionless processes. But attention now is expanding to look at “cognitive load,” or how much thinking we make customers undertake and what does this do in terms of stress and anxiety; they not only want to

make things quicker, but less stressful too. This means looking at the complexity of what the customer has to deal with in their lives, not just the interaction with the company and finding ways to make the customer’s life easier.

“Cognitive load” increases the need to ease customer journeys. For example, customers won’t take the time to read complicated communications and work through hoops. AI and other new technologies are making it simpler to remove cognitive load for customers by doing the thinking for them.

To this end, several theme parks have introduced virtual queuing to remove much of the stress and anxiety of theme park visits.

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<sup>5</sup> <https://www.designweek.co.uk/issues/20-26-september-2021/space10-ikea-everyday-experiments/>

<sup>6</sup> <https://www.realwire.com/releases/fielmann-announces-multi-million-investment-in-fittingbox>



## Personalization

Greeting customers by name in emails or remembering their birthdays has a positive effect on customer experience. But customers today are no longer impressed by that. They expect highly personalized experiences every time they engage with a business, and they already know that businesses have tools to achieve this.

Companies have become adept at leveraging real-time customer data such as their website behavior, search results, purchase history, most active times, and past interactions can help develop a deeper understanding of their needs and personalize their experience.

This can range from customizing the website based on customer activity to intelligently recommending products or reaching out to customers with individualized offers and rewards at the right moment.

As more companies compete based on personalization, there is a gradual move towards hyper-personalized experiences, and the brands that are able to provide those experiences consistently will likely stay relevant and increase customer satisfaction over time.

Achieving this shouldn't be difficult with modern CX platforms with advanced AI and data analytics capabilities that help slice and dice customer data and gather meaningful insights.

However as more organizations design hyper personalized experiences, there is a delicate balance to strike when using smart

technologies like geo-tracking and device listening. For customers the line between hyper personalized and creepy is a thin one.

Gartner has identified a growing level of concern predicting that 40 percent of consumers will "trick behavior tracking metrics to intentionally devalue the personal data collected about them."

The motivation, says Gartner, is consumers who no longer wish to be treated as "the product" and have their data monetized. This in turn may diminish the hyper personalized experiences that many consumers demand.<sup>7</sup>

Additionally, companies are identifying and acting upon "micro-moments" — selling opportunities that can be open for just seconds but can be highly profitable to brands that understand how to identify and monetize them at scale. These micro-moments can open up when a customer heads online with an intent to make a purchase or just to find out information on a particular subject.

Brands should invest heavily in ways to recognize and leverage these moments, finding the right time to send a personalized offer that will help solve whatever problem is facing the potential customer at that time. This is about being able to reach the right customer at the right time — a cutting-edge marketing challenge but one that's increasingly solvable thanks to the technology solutions available today.



## Empathy

Humanizing customer experiences is critical, but being able to maintain a brand's unique personality throughout the customer journey when much of the journey is mediated through technology is considerably more difficult.

Organizations want to deliver the best of both worlds: the speed, accessibility, and convenience of online services, combined with a human touch that leaves a lasting impression. It's a tricky balance, but entirely possible.

Many brands use chatbots to engage their customers. When implemented well, chatbots can create a rewarding digital

experience. However, many chatbot interactions still come across as unnatural, lacking relevance as well as human warmth. Without the right investment in technology and strategy, companies might unintentionally end up creating conversations that don't reflect the brand or satisfy customers' expectations.

To provide a good customer experience, it is necessary to understand how the experience makes customers feel. This requires enterprise-wide empathy, which entails identifying with and understanding the customer's situation, feelings, and motives. This is pivotal when it comes to delivering excellent customer experiences, especially in the post-COVID-19 landscape.

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<sup>7</sup> <https://www.gartner.com/en/articles/you-ll-be-breaking-up-with-bad-customers-and-9-other-predictions-for-2022-and-beyond>

# Methodology

## About the research

For 13 years, KPMG professionals have been asking consumers about their individual experiences with brands. Over that time, more than 550,000 consumers have been interviewed, providing more than 5.5 million individual evaluations across 39 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 89,000 consumers across 25 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 analyzes the results of a consumer survey undertaken in June through August 2022. 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.

### Global CEE coverage in 2022



25

countries,  
regions and  
jurisdictions



3,077

brands  
evaluated



89,903

consumers



876,864

individual brand  
evaluations



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# Austria and Germany

Fielmann

**Fielmann is the very definition of a future-ready company. It retains its leading position in both Austria and Germany and has been one of the pioneers of the omnichannel business model in eye care. In a market that continues to grow steadily year on year, Fielmann has fueled market growth by using carefully defined omnichannel strategies and the application of advanced technology.**

It is pioneering three technologies: Fielmann Fit, Fielmann Focus and Fielmann Vision. These three technologies combined will help Fielmann customers to buy glasses also from the online shop and via the app in the future without leaving their home.

The “Fielmann Fit” technology measures the customer’s face using over 18,900 measuring points and compares the anatomical data with the 3D model of the selected glasses. Initially, Fielmann had used this technology to sell non-corrective sunglasses in its online shop, but it is now the first step towards also being able to sell corrective glasses online.

At the end of last year, after a series of measurements with thousands of test subjects, “Fielmann Focus” was certified as a medical product. It checks vision change using a smartphone, and this has been made available to all Fielmann customers whose lens values are stored in the system and who meet certain parameters. For example, the diopter values are only allowed to lie between plus and minus 2.5.

The decisive key technology, however, which is also intended to enable new customers to order their glasses from Fielmann from the first to the last step, is now entering user testing. Online refraction called “Fielmann Vision” makes use of a well-known method of objective refraction determination: the photorefractometry. Combined with artificial intelligence, it is intended to deliver data that is so reliable that the technology can be integrated into Fielmann’s digital channels, both the app and the online shop, in the foreseeable future.<sup>8</sup>

<sup>8</sup> <https://www.fielmann-group.com/en/investor-relations/publications/press-reviews/the-future-has-already-begun>

# Czech Republic

Air Bank

**Air Bank was founded 10 years ago as one of a new generation of digital and retail banks. It has a strong history of continuous customer-centric innovation being the first Czech bank to launch instant payments.**

It was also among the first to make the Apple Pay service available, and is subsequently going on to add Google Pay, Garmin Pay, and Fitbit Pay. It launched multi-banking and linked this system with all other major banks.

In 2021, Air Bank deployed the first banking app that could be voice-controlled in the Czech Republic. It was also one of the first banks in the Czech Republic to offer banking identity, or BankID, as a means of facilitating communication with the public and commercial sectors. Air Bank clients can now receive returns on their savings by investing via the Portu service. They can also invest in other clients’ loans via the Zonky Rentiér service.

Environmental and social concern is important to Air Bank. In 2021, the bank committed to environmentally and socially responsible business by subscribing to the Czech Banking Association’s Memorandum on Sustainable Finance.



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# France

Parc Asterix

**Parc Asterix was a new addition to the French index this year and immediately took the top position. It is a playground for innovations where immersion, digitalization, and experience are the watchwords. Now celebrating over 30 years in operation, it is a theme park based on the cartoon stories of the Adventures of Asterix. In recent years it has extended its status as a destination by adding themed hotels.**

With thrilling rides and immersive experiences, the park gets 2 million visitors a year. Introducing virtual queuing it has overcome one of the key pain points in a theme park, making customer visits much easier and less stressful.

It is an environment where every team member knows that their passion, integrity, commitment, teamwork and innovation are what drives success.

Acutely conscious of its environmental impact, the park works closely with the Conservatory of Natural Sites of Picardie, introducing several initiatives to reduce waste production and also to preserve or restore natural areas.<sup>9</sup>



<sup>9</sup> <https://www.parcasterix.fr/en/offres/filotomatix>

<sup>10</sup> <https://twimbit.com/insights/taj-hotels-success-story>

# India

Taj Hotels, Resorts and Palaces

**Taj employees strive to consistently deliver “Tajness” — a signature customer experience where employees are encouraged to put customer needs above everything else and ensure that the Taj experience exceeds anything they may have encountered elsewhere. The ultimate manifestation of this occurred during the Mumbai terrorist attack, employees put their customer’s lives ahead of their own.**

There are many that describe Taj Hotels as the best customer service company in the world. They aspire to achieve customer delight in every guest interaction. The staff — whether in housekeeping, at the restaurants, or room service — all perform random acts of kindness that leave the customer surprised, pleased, and cared for. A customer service culture shines through at every touchpoint.

The company’s success lies in forensic attention to detail, learning and remembering what each guests’ preferences are. Employees genuinely want customers to feel cared for, and are empowered to ensure customers feel happy, even if this incurs extra costs. When faced with a complaint they do everything in their power to not just put things right, but to go one step beyond and ensure they recover the guest’s trust and positivity towards the brand.

“Tajness” is carefully nurtured from the care that is taken in ensuring new employees reflect and embody traditional Indian values as they go through an extensive 18-month training program that empowers and enables them to achieve great things for customers.

The internal STARS (Special Thanks and Recognition System) program links customer delight to employee rewards. When customer compliments are given, or colleagues provide feedback, the employee is rewarded.

The Zero Touch Engagement system also ensured that during the pandemic customers could do everything digitally with no need to interact with staff. Instead they could use a digital room key, accommodations were accessible using a smart phone.<sup>10</sup>

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# Indonesia

Bank Central Asia (BCA)

**BCA is very focused on NPS and use it to drive great experiences along the end-to-end customer journey. The bank is keen to exceed customer expectations in key moments that matter, such as onboarding, dealing with complex acquisitions, acquires and responding rapidly to fraud.**

The bank's digital strategy is an aspirational one, seeking to position itself as the leader in digital financial services, believing that a continuous expansion in digital capabilities is key to growing its customer base and extending the customer support ecosystem.

Customer engagement is a critical factor, which means understanding and adapting quickly to changing customer behavior. The focus is on creating digital capabilities that enable it to respond quickly and positively to ever changing customer needs.

It was one of the first banks to embrace API legacy system connectivity and open its banking facilities to Fintech partners who were able to add value to the customer banking ecosystem. They provided full online account opening in 2019.

It is also committed to learning from its customers. They launch a new product only after studying market or customer behavior. As a transactional bank, BCA can observe customer operations, develop potential products, and then let the market decide if they work.<sup>11</sup>

<sup>11</sup> <https://www.theasianbanker.com/updates-and-articles/bca-setiaatmadja-accelerating-digital-strategy-vital-to-growing-customer-base-and-business-stability-amid-uncertain-times>

<sup>12</sup> <https://futurestores.wbresearch.com/blog/apple-store-town-square-customer-experience>

# Italy, Hong Kong (SAR), China and Singapore

Apple Store

**As the leading brand in three countries Apple Store shows that its unique approach to its customers transcends local geographies. Apple Store's secret sauce is an unrivalled commitment to building strong customer relationships. Its stores are more about enriching customer's lives than simply selling them things.**

While in the factory they build world leading products, and in the store they sell expertise. It is its people rather than the products that make the difference.

One of the first companies in the world to recognize that every human-to-human interaction can be upscaled to best practice, it introduced the acronym A.P.P.L.E.

- A:** Approach customers with a personalized, warm welcome
- P:** Probe politely to understand the customer's needs
- P:** Present a solution for the customer to take home today
- L:** Listen for and resolve issues or concerns
- E:** End with a fond farewell and an invitation to return

Exceptional training in product knowledge means every employee is an expert and most are "geniuses," working to make sure that even the trickiest of questions can be answered quickly and satisfactorily.

As stores are rebranded as simply "Apple", dropping the word store, they are being repositioned from being retail outlets to what Apple describes as a town square where the best of the company's thinking comes together, and everyone is welcome.<sup>12</sup>

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# Ireland

Credit Union Ireland

**Credit Union Ireland continues to hold its top market index position. A mutual organization, it is owned by its members and is run for their benefit. It has a non-profit ethos. Its starting point, therefore, is customer orientated; it is based on a philosophy of people helping people. Every interaction is an opportunity to show that they really care about every member who walks through their door, picks up the phone, or sends them an email.**

Credit unions feature in every town and village in Ireland, an essential financial mainstay to equip members with the financial wherewithal to improve their lives. They help fund local community groups, improving the facilities that serve local people.

They operate a home visit scheme for those that are unable to leave their homes, whether from isolating during the pandemic or because of physical issues.<sup>13</sup>



<sup>13</sup> <https://www.creditunion.ie/blog/credit-unions-are-so-good-to-their-members/>

<sup>14</sup> [http://www.olc.co.jp/en/news/news\\_olc/auto\\_20220513546228/pdfFile.pdf](http://www.olc.co.jp/en/news/news_olc/auto_20220513546228/pdfFile.pdf)

# Japan

Tokyo Disney Resort

**Once again Tokyo Disney Resort leads the Japan index. Tokyo Disney Resort is one of the world's most popular themed resorts, and consists mainly of two Disney theme parks: Tokyo Disneyland and Tokyo DisneySea. It was the first Disney Park to be built outside of the United States. This year, these two theme parks celebrated their 800 millionth visitor. Since its opening in 1983, Tokyo Disney Resort has been a commercial success and fan favorite.**

The resort continues to improve customer experiences by initiating daily attendance limits that reduce overcrowding and help to better manage resources and staffing.

Additionally, a new reservation system called Disney Premier Access provides guests with the convenience of reserving certain park attractions by using an app that offers the ability to select preferred times and make reservations to experience attractions. This service, available for a fee, provides flexibility for those who want to personalize their experience and get the most out of their visit.<sup>14</sup>



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# Malaysia

Bank Islam Malaysia Berhad

# Mexico

Nubank

**Bank Islam Malaysia Berhad is an Islamic bank based in Malaysia that has been in operation since July 1983. Bank Islam was established primarily to assist the financial needs of the country's Muslim population and has since extended its services to the broader population. It is the largest provider of Shariah-compliant financial products and services in the country.**

It is focused on implementing its LEAP25 Strategy, which is designed to transform the bank into the champion in Sharia-compliant environmental, social and governance (ESG) initiatives, with leadership in digital banking and social finance. Digital transformation is a core pillar of the bank's strategy and in the past year, it's leveraged digital channels to expand its reach and improve convenience.

The bank's recently launched Be U mobile app is targeted at the younger generation. It offers a savings account that allows zero balance, fund transfer capabilities, and a "nest" feature that helps users save for specific goals. The app offers convenience and a fully digital offer for customers who don't want to visit one of the bank's 141 nationwide branches. This is crucial for the digital natives who make up the younger demographic.<sup>15</sup>

<sup>15</sup> <https://mambu.com/customer/bank-islam>

<sup>16</sup> <https://www.zendesk.co.uk/customer/nubank/#georedirect>

**Nubank has a singular brand promise: to offer, transparent, easy to understand and hassle-free banking. It empowers its employees to deliver "WoW" service – looking to ensure the customer is always more than just satisfied with any experience they have through outstanding customer service. Its service is defined by four pillars, Anticipation, Solving, Caring, and Training.**



Nubank launched in Brazil in 2013 with a mission to redefine people's relationship with money through simple, mobile-first banking and credit card services. It is obsessive about customer experience, and this permeates everything they do.

It defines its core purpose as fighting complexity and empowering customers. They want to give people everything they need to have a great relationship with their money.

Their goal isn't just solving customer problems but creating what the company calls "WoW" moments with customers.

WoW moments occur when bank personnel go off script and empathize with customers, making a real connection. It could involve solving a complex problem, or just having a great conversation. Team members can send customers a gift or handwritten note, and can even decorate the container however they want.

These moments have strengthened the bank's connection with its customers by exceeding their expectations. As a core part of Nubank's culture: agents have created more than 6,000 WoW moments in the past five years.<sup>16</sup>

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# Netherlands

Keurslager

**Keurslager continues to be ranked at the top of the Netherlands index. It is a fresh meat and deli retailer, where food is showcased and its craftsmanship and passion are presented in a way that excites and inspires.**

The company is fixated on the quality of its product with strict controls and hygiene processes governing every aspect of product presentation and delivery.

It is this passion for the product that is evident in every store and every interaction that sets Keurslager apart. Helpful and knowledgeable staff ensure customers get the most from their purchases and are encouraged to experiment and try new things. Keurslager is recognized globally as a pace setter in new product development, sharing their ideas with companies in different countries.

Reputed among its fans as providing high quality products and great service, it sets new standards in how traditional food retailers can compete in the new digital online world.

The company culture is focused on preparing the finest products, whether it concerns a pure piece of meat, or other specialties. They use the freshest ingredients to achieve the best quality. Their passion for customers and their trade is evident in every interaction.<sup>17, 18</sup>



# New Zealand

Mighty Ape

**Mighty Ape is New Zealand’s top scorer in this year’s index. It is an online retail store, founded and operated in New Zealand and famed for being the country’s coolest online store.**

Mighty Ape started life as a retailer selling gaming products, but with mixed success. It moved fully online in 2007. Since then, it has expanded its product range to include books, music, toys, and collectibles and more recently has expanded into household items to become New Zealand’s biggest online store.

It has grown its business on amazing customer service and overnight delivery anywhere in New Zealand — with same day service in major cities. Its key differentiators are speed, efficiency and range coupled with excellent customer communications.

Respondents almost universally described its service as “amazing.”<sup>19</sup>



<sup>17</sup> <https://www.hollandbovenamsterdam.com/details/en/keurslager-wit-en-wit-fce5576f-e986-431f-811b-7967f8ed8290>

<sup>18</sup> [https://craftbutchers.co.uk/story.php?t=KEURSLAGER\\_EVENING\\_-\\_INVERNESS&ID=1719](https://craftbutchers.co.uk/story.php?t=KEURSLAGER_EVENING_-_INVERNESS&ID=1719)

<sup>19</sup> <https://www.mightyape.co.nz/reviews>

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# Philippines

GCash

**GCash is mobile money or “e-money” that allows customers to pay bills, send or receive money, buy mobile data, shop online, book movie tickets, and more with the use of their smartphone. Through a “mobile wallet,” customers get to do all these transactions anytime and anywhere without the need to withdraw money.**

It has grown to over 60 million mobile wallet users in the Philippines, and has economically empowered its community and small businesses during the COVID-19 pandemic. With a strong focus on the Voice of the Customer, GCash continuously drives customer experience success and approaches challenges as growth opportunities, leveraging technology innovations and the power of data and insights.

Described as a super app, GCash is fixated on the customer experience. GCash believes that it’s essential to integrate customer feedback and needs into developing insight-driven customer experiences. They focus on delivering on their promise of convenience, reliability and safety so customers can do their financial essentials with peace of mind.

A key focus for GCash is resolution. Sending money needs to happen in real time, credit needs to be accepted by merchants, and savings should be transparent and easily accessible. However, in the event that a product or service experiences roadblocks, GCash assures users that they will quickly react and solve these problems.<sup>20</sup>



# Romania

Bringo

**The Bringo delivery platform is now present in over 30 Romanian cities. It provides a personal shopping experience through a mobile app. It was recently acquired by Carrefour but has had a strategic partnership there for five years.**

Bringo aspires towards personalizing the shopping experience in a way that is as flexible and efficient as possible, adapted to the dynamic lifestyle of its customers, while maintaining the guarantees of quality.

It is focused on removing the pain of shopping for specific segments. Bringo offers customers time, because they want to spend time with their families, or enjoy more “me” time. There are customers who are driven by need or want for products they forgot to buy when at the store. They also have customers for whom it’s simply impossible to go shopping, such as mothers with babies, differently abled customers, or people with reduced mobility.

In 2021, Bringo launched a new 30-minute fast delivery service in Bucharest and Iasi which can be used by customers living close to certain Carrefour Market stores. Using electric and traditional bicycles, Bringo is able to deliver within 30 minutes.<sup>21, 22</sup>

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<sup>20</sup> <https://www.manilatimes.net/2022/05/25/public-square/gcash-customer-experience-bread-and-butter-for-unicorns/1844892>

<sup>21</sup> <https://business-review.eu/business/e-commerce/bringo-and-carrefour-celebrate-5-million-orders-delivered-as-indicated-in-the-750000-comments-231915>

<sup>22</sup> <https://www.romaniajournal.ro/business/bringo-romania-a-joint-app-for-retailers-clients-and-delivery-persons/>





# Saudi Arabia

Hilton

**For customers in Saudi Arabia, global hotel chain Hilton topped their list of excellent companies. With the Hilton Riyadh getting five-star reviews from every customer, it sets a very high standard across the kingdom.**

Its success has come from thinking about all the micro moments they have with customers where they're experiencing the Hilton brand and how they can be harnessed to create the maximum positive impact.

Every aspect of the customer journey is forensically examined from dreaming and shopping, to booking and staying at the property.

Superior service is foremost as customers move between online and offline. The goal is to make the customer relationship seamless so that it feels like the same brand every time customers experience the brand, whether it's on a TV ad, or a digital banner, or on a property.

The Hilton app brings a range of leading capabilities including a digital key, making it easy for guests to access their room without having to wait at the front desk. They are focused on empowering their customer through their mobile device so they can use it as a command center. Guests can operate and control every aspect of the room, thermostat, blinds, light switch, and fully automate their experience.<sup>23</sup>



<sup>23</sup> <https://www.cms-connected.com/News-Archive/December-2018/Hilton%E2%80%99s-Success-in-Online-Offline-Customer-Experience>

<sup>24</sup> <https://www.lbstudio.sk/martinus>

<sup>25</sup> <https://home.kpmg/sk/en/home/insights/2019/02/customer-experience-martinus-leader.html>

# Slovakia

Martinus

**Book seller Martinus retains its top ranking in Slovakia. They describe their customer experience as shaped by the following principles: Passion — because we love what we do. Personal approach — because we want to understand each other even though we are completely different. Wow effect — because we deliberately do little things that together create a unique experience. Strive for improvement — because we appreciate curiosity, initiative, and progress. The “Martinus spirit” permeates everything the company does.**

When updating their online website recently Martinus was guided by a strongly articulated customer outcome. It needed to be a website that acts like a good librarian and leads customers to what they're looking for, always advises with empathy and expertise, and helps with any additional requirements.

To achieve this they designed thematic collections that are compiled by real librarians; who are experts on the given topic. These librarians personally sign each of the collections and make them more personal. This way, customers are building relationships with librarians, just as they might do in physical stores.

Customer inspiration comes through the store itself with its unique atmosphere and enthusiastic staff that are always willing to help customers to discover new reading materials. Martinus tries to ensure that the unique in-store experience is replicated online.

It is this focus on creating a human online experience that is consistent with the store experience that has been a prime driver of its success.<sup>24, 25</sup>

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# Taiwan

Din Tai Fung

**Din Tai Fung started as a storefront eatery and has now become one of the most successful privately owned restaurants, with more than 170 locations in 13 countries around the world, including the US. In Taiwan it serves 18,000 customers every day from 11 locations.**

At any given location, time, or day of the week, there is always a long line of customers waiting outside of Din Tai Fung, eager to taste its dim sum-style menu.

The owner and CEO, Yang Ji Hua, is very hands on. Over the past four decades Yang has devoted his attention to refining every detail, from the quality of their dishes to plating, cleanliness, employee training, and customer service.

It's all in the details. To make the correct soup dumpling, every step must be meticulously executed, from the quality of meat, the amount of salt and the steaming time, to its precise weight and number of folds — 16 grams and 18 pinches to be exact.

It is a business that is also focused on employee welfare. Each day employees fill out a form indicating how they're feeling that day, and the store managers will assign tasks accordingly.

Beyond a higher-than-average salary, Din Tai Fung provides an array of employee benefits, including therapists and activity trainers who provide physical and emotional support.<sup>26</sup>

<sup>26</sup> <https://abcnews.go.com/International/ceo-soup-dumpling-phenomenon-din-tai-fung-dishes/story?id=68195472>

<sup>27</sup> <https://www.prudential.co.th/corp/prudential-th/en/whats-new/prudential-thailand-innovates-digital-solutions-for-group-insurance-customers/>

<sup>28</sup> <https://www.prudential.co.th/corp/prudential-th/en/whats-new/prudential-thailand-wins-tccta-awards-2021/>

# Thailand

Prudential

**Prudential Thailand sets out its ambition to deliver the “best possible experience to all customers” and its stated purpose is “helping Thai people get the most out of life.”**

Many Thai customers experience Prudential through the relationship Prudential has as the provider of insurance and protection products via their employer.

Prudential has made significant investments in using digital technology to enhance the customer experience as they focus on employee health and well-being. It has created an entire eco system of products and support materials that can be tailored by each individual to their own unique needs.

Customers get 24/7 access to the “Pulse by Prudential” application, an all-in-one digital health app and the first of its kind in Asia and Africa to offer holistic health management and customer services to consumers.

Live chat ensures that customers are able to digitally interact with Prudential as, and when, they need to.<sup>27, 28</sup>



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# UAE

Emirates Airlines

# UK

Pharmacy2U

**Emirates has earned a strong reputation around the world for its innovations and customer centricity. It has kept its top spot in the UAE index and leads in all Six Pillars. The airline is known for providing excellent assistance throughout the customer journey—from searching for flights, ticketing, and rescheduling to check-in, lounges, and in-flight service.**

Many customers have appreciated the ability to rebook without fees during the pandemic. The airline also introduced new ways for Emirates Skywards members to earn miles, and extend miles expiration and tier status during this time.

Emirates is focused on listening to customer feedback and implementing change where needed. It has recently invested heavily in addressing an area in which clients asked to see improvement: food menus and variety. One initiative is bringing in world-class chefs to inspire new offerings, and another is focused on vegan and healthy plant-based meal options.

Despite leading the industry in staff hospitality, the airline wants to reinforce this area with specialized training for cabin crews. It is working with one of the world’s top hospitality management schools, Ecole Hoteliere de Lausanne, to develop the course.

As one happy customer stated in our survey, “They are the best in everything, from query to service.”<sup>29</sup>

**Artificial Intelligence, virtual reality, smart health-tech, AI doctors and at-home blood tests. The healthcare industry is set to undergo a transformation, powered by technology that ultimately gives patients better outcomes and greater accessibility and Pharmacy2U is at the vanguard of this movement.**

With the adoption of the Electronic Prescription Service (EPS), managing long-term prescriptions and tracking patient adherence can now be done online. Pharmacy2U, which is the founding partner to the NHS in the launch of the EPS, is focused on removing the hassle usually associated with prescriptions by centrally dispensing millions of medications a month. The company liaises with physicians, centrally dispenses medication via free delivery, and reminds the patient when their next pills are due.

It also monitors usage and ensures patients are using their medication appropriately. It supports its online operation with a contact center staffed with qualified pharmacists to ensure that when customers need to speak to a human, a fully qualified individual is available to take their call and provide the reassurance and guidance they need.<sup>30</sup>



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<sup>29</sup> <https://www.internationalairportreview.com/news/163755/emirates-accelerates-digital-innovation-for-passengers/>

<sup>30</sup> <https://www.wired.co.uk/article/bc/using-tech-to-build-better-patient-outcomes>



# US

USAA

# Vietnam

FedEx

**For the last decade USAA has continually been in one of the top spots in our US index. Its commitment to outstanding member service, innovation, and customer centricity, all at significantly lower cost to comparable organizations, sets it apart.**

USAA is a future-ready financial service and insurance company. It constantly evaluates new technology and finds new use cases to improve the customer experience. It rebuilt its enterprise IT architecture to facilitate customer life events and journeys some 10 years ago, adding to its existing flexible technology ecosystem.

The company's response to the pandemic was to accelerate its digital roadmap and use the pandemic as an innovation incubator, finding new ways to serve its members in a rapidly evolving world. These new solutions will help keep USAA members safe and ultimately save them money and time through technology and automation.

**Like most countries, Vietnam has experienced a substantial boom in ecommerce. Accelerated by the pandemic, home delivery has become a major feature of Asian commerce.**

In response, FedEx launched the "FedEx Delivery Manager" which allows e-merchants to provide their customers with the ability to customize their FedEx Express deliveries. For example, their customers can choose delivery options such as rescheduling delivery time or location, an added convenience for small and medium businesses at no extra cost. FedEx Delivery Manager plays an essential role in delivering a smooth last-mile delivery.

FedEx has a long history in Vietnam and has a strong reputation for innovation and customer service. Fueled by its global Purple Promise to "strive to make every customer's experience outstanding," FedEx is recognizing and rewarding employees who bring this promise to life and do great things for customers.

FedEx continues to enhance its customer experience, which goes beyond satisfaction and building brand loyalty. The company believes that employees should have the skill, knowledge, and display the right behavior to exceed customers' expectations. To that end, they provide an extensive training and development program for all employees.<sup>31</sup>



<sup>31</sup> <https://newsroom.fedex.com/newsroom/asia-pacific/fedex-express-launches-fedex-delivery-manager-in-vietnam>



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The leading companies across each of the countries and territories share a set of common characteristics. They understand their customers in the markets they serve. They are intentionally focused on delivering positive customer experiences. And they are positioning themselves to be flexible, agile, and prepared for an evolving, uncertain future.

As the trading environment becomes more complex and less predictable, companies that prioritize understanding their customers in the context of their markets, focus on orchestrating intentional customer experiences, and remain responsive, agile, and adaptable will be better prepared to navigate the future successfully.

This requires customer closeness, customer insight, and an organizational design that enables rapid reconfiguration. Companies are now designing foundational systems and IT architectures that have flexibility inbuilt, applying development techniques that are accelerating time to market and measurement systems that enable ongoing refinement.

New technologies are quickly assessed for their contribution to the efficiency and effectiveness of the organization and rapidly deployed in a test and learn environment. It is not technology for technology's sake, but a considered approach to how the customer experience can be augmented and improved.

Cross-functional working is a way of life; collaboration is a critical competence.

Achieving significant improvements to customer outcomes is a driving force. Companies such as

Fielmann are set on a course to achieve what many might have believed was unachievable, remote eyesight diagnostics. For Pharmacy2U, it is the advanced use of robotics that has completely redesigned how customers order and receive prescription medicines.

Organizations such as USAA, Bringo, and GCash invest considerable time and effort in not just studying their customers but anticipating what changes will take place in the customer's world, what new needs might arise, what pain points can be removed, and how the company can be present in the customer's life when these changes occur.

But central to success is the ability to orchestrate resources and capabilities quickly and flexibly around changing customer needs.

As firms consider how they orchestrate a connected customer experience, designing flexibility into the organizational design has become a critical next step.

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