

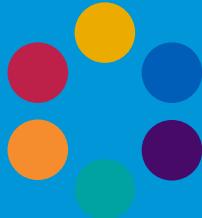


Up close and personal

2018 NL Customer Experience Excellence analysis



At a glance: Customer Experience Excellence research



The DNA of every outstanding customer experience and fuel of fast-growth business

Global Customer Experience Research

08

Years of ongoing research

2,300

detailed brand reviews

17

markets covered

2+

million individual B2C and B2B evaluations

NL 2018 Customer Experience Research



5004

respondents



209

brands



10

sectors covered



Introduction

An “up close and personal” experience; that’s what consumers are looking for. Given the abundant choice now available to consumers, companies can no longer compete on price or product alone. And, as this year’s Customer Experience Excellence champions demonstrate, Customer Experience can be a key differentiator in a crowded market. The key to Dutch consumers’ hearts, in creating excellent experiences, is in personalisation.

89%
of Organisations will
compete on customer
experience alone by
2020.” **Gartner**

It has never been easier to get up close and personal with your customers. New tools allow companies to gather customer data at a very granular level and translate these into valuable insights to support decision-making and personalisation. Sophisticated technologies and analytics models are uncovering unprecedented customer insights and identifying key areas of improvement on the customer journey. The proliferation of customer channels means organisations can now create more intense customer relationships while streamlining and improving the customer journey.

Never before have organisations had such a deep understanding of their customers, their wants, needs and desires. And never before has the opportunity to improve the customer experience been so great. But it has also never been so risky; digital may allow you to implement ideas quickly, but it also allows your competitors to do the same. Those who are not vigilant will surely be disrupted.

Yet improving the customer experience isn't just about smart use of data and technological innovations. It is also about creating an organisation where every employee in every department works to deliver an excellent customer experience. At the best everyone within the organisation is able to rally around a single vision that infuses how everyone thinks and acts.

Ultimately, the key to creating a more connected enterprise lies in the organisation's structure and culture. Organisational silos must be broken down and employees must be empowered to do what is right for the customer.

If customer complaints keep bouncing back and forth between departments and employees are not incentivised by the appropriate metrics to make customers happy, it will be impossible to become truly customer-centric.

So, what does a great customer experience look like in the Netherlands? What drives advocacy from Dutch consumers? What brands do consumers think are top for Customer Experience Excellence? This year, KPMG talked to more than 5,000 Dutch consumers to find out the answers. And, in this report, we share the results of our analysis – including a ranking of the top brands in the Netherlands – alongside our own insights on how organisations can make the most of this information.

The findings are compelling. They tell us that consumers increasingly expect personalised experiences; 'one size fits all' solutions won't do it anymore. Organisations that work towards great customer experiences should realise that, while data-driven insights and technology are very important in creating a personalised offering, they do not tell the whole story. And that the combination of a compelling customer vision and effective internal capabilities is paramount to a successful customer strategy.

If you want to compete on customer experience, you first need to understand the elements that underpin a great customer experience. And that's where this report becomes even more valuable. Based on more than eight years of international research by the *Customer Experience Excellence Centre*, The Six Pillars of Customer Experience Excellence are defined and validated.

The Six Pillars offer decision-makers and business leaders a framework for improvement based on a universal set of qualities that underpin outstanding customer experiences.

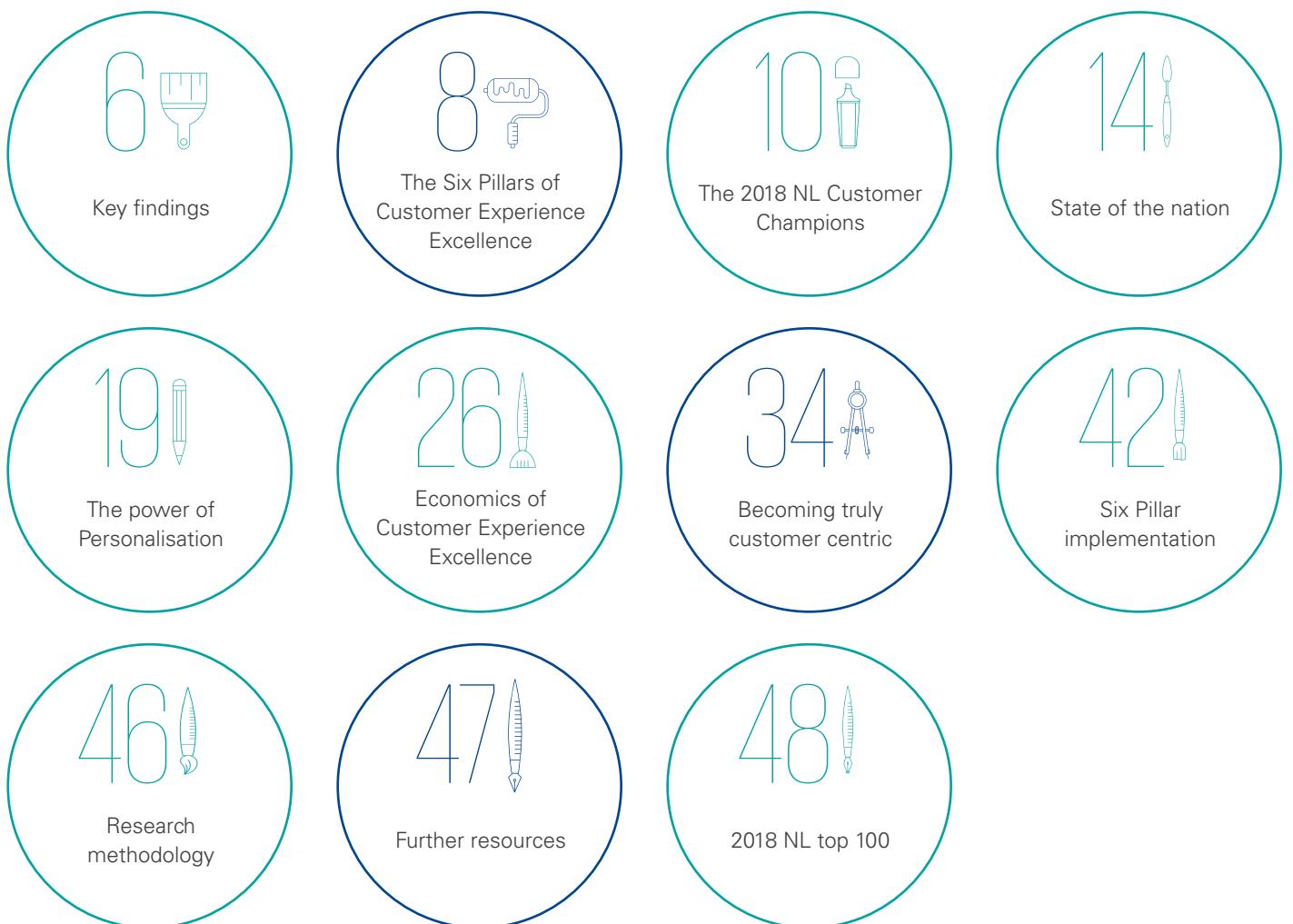
We hope that this report makes you ask yourself some difficult questions. Are your employees capable of stepping into the shoes of the customer? Does your organisation understand and tap into local preferences? Do you know what your customers value and are you able to connect with your customers on a personal level? This report might be a valuable asset in defining the necessary steps to get "up close and personal" with your customers.

Jan-Paul van Term

Head of Customer Advisory KPMG NL

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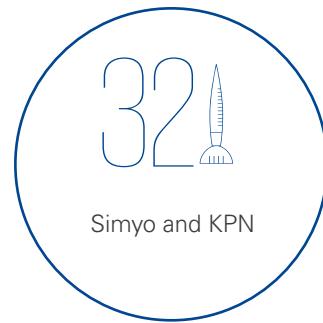
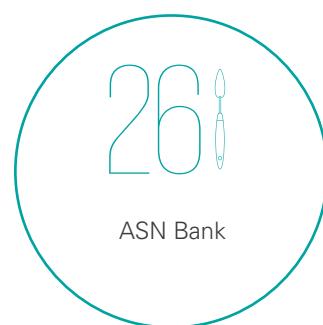
Customer Experience



Sector highlights



Up close



Key findings

It doesn't take a survey to know that customer expectations are rapidly changing and that organisations are finding it increasingly difficult to stand out. What this survey does show, however, is that customer experience is an important and a valuable differentiator for companies across all sector lines.

The reality is that customers are becoming more sector agnostic – comparing each new experience they have against their last best experience, regardless of sector lines. Our survey suggests that some organisations are now starting to catch up; they, too, are looking outside of their traditional sectors to learn from leaders in other industries.

And this is what makes this research so important. It offers an opportunity to look across sector lines and to compare sector performance in order to find new insights and lessons for the Dutch consumer market. Here are a few things we learned from the data:

- **Personalisation is key to winning loyalty and market share.** The brands that perform the best in our survey are the ones that deliver highly personalised and unique experiences tailored to each customer's unique needs.
- **Dutch customers place high value on Integrity.** This year's Customer Experience Excellence leader board is dominated by companies that are oriented around the customer, focused on a clear vision and continuously send the right signals about their integrity.
- **Capitalising on local roots and local impact captures consumer attention.** Our Top 100 is also filled with local heroes; organisations that understand local preferences and deliver experiences that cater to local needs in close cooperation with local communities.
- **The fiercer the competition, the better the customer experience.** It's not surprising that retailers (both grocery and non-grocery) were awarded the best customer experience scores overall; competition in these sectors is fierce. On the other end of the spectrum, no public sector or logistics brands made it into the Top 100.
- **A strong business case leads to better outcomes.** A business case is essential to ensure customer experience initiatives pay off, and avoid the risk of under- or overspending on customer experience execution. But this requires keen insights into the economics of the customer journey.
- **If you're going to set expectations, you better deliver on them.** Of all The Six Pillars, Dutch consumers rated their brands lowest on Expectations. Those that are able to correctly set expectations and then exceed those expectations at specific touch points in the customer journey will win loyal customers in the Netherlands.
- **Reorienting the organisation around the customer remains a challenge.** While this year's winners are exemplars of customer centricity, most organisations continue to struggle to reorient their business around the customer and embed their vision across all organisational levels.

Key highlights:

#1

Best customer experience overall: Lush

With scores of 8+ on four of The Six Pillars, Lush sets the tone for customer experience in the Netherlands. Lush also scored highest of all brands in the Integrity, Empathy and Time and Effort pillars.

7.1

Average customer experience score: 7.1

Dutch brands perform relatively well with all of the top 20 brands scoring above 7.5 overall.

Best performing sectors: Grocery retail (7.3) and non-grocery retail (7.2)

Deep competition and relatively low barriers to entry mean that retailers must fight to differentiate.

Driving Dutch advocacy: Personalisation and Integrity

Dutch consumers place the highest value on an organisation's ability to personalise the customer experience and demonstrate integrity.

What disappoints Dutch customers: Expectations

Dutch consumers gave brands an overall rating of just 6.8 for the Expectation pillar suggesting there is much work to be done.

#2

Top rated brand for Resolution: Simyo

Ranked second overall in the Netherlands, Simyo employees believe that a great customer experience should be the ultimate goal of all their daily activities.

#3

Top rated brand for Personalisation: Bol.com

Bol.com's goal is to offer a highly-personalised online experience that reflects each customer's unique needs, interests and preferences.

#4

Most notable outperformer: ASN Bank

ASN Bank's strong focus on sustainable banking scores highly with customers for Integrity and secures the company a fourth place ranking overall.

#5

Top rated brand for Expectations: Van der Valk

Van der Valk Hotels is a Dutch hotel chain known for offering great service and for setting and then meeting customer expectations.

Customer Experience Excellence Overview

- 5000+ Dutch consumers
- 200+ brands
- Spanning 10 sectors:



Non-grocery retail



Financial services



Travel and hotels



Grocery retail



Entertainment and leisure



Telecos



Restaurants and fast food



Public sector



Utilities



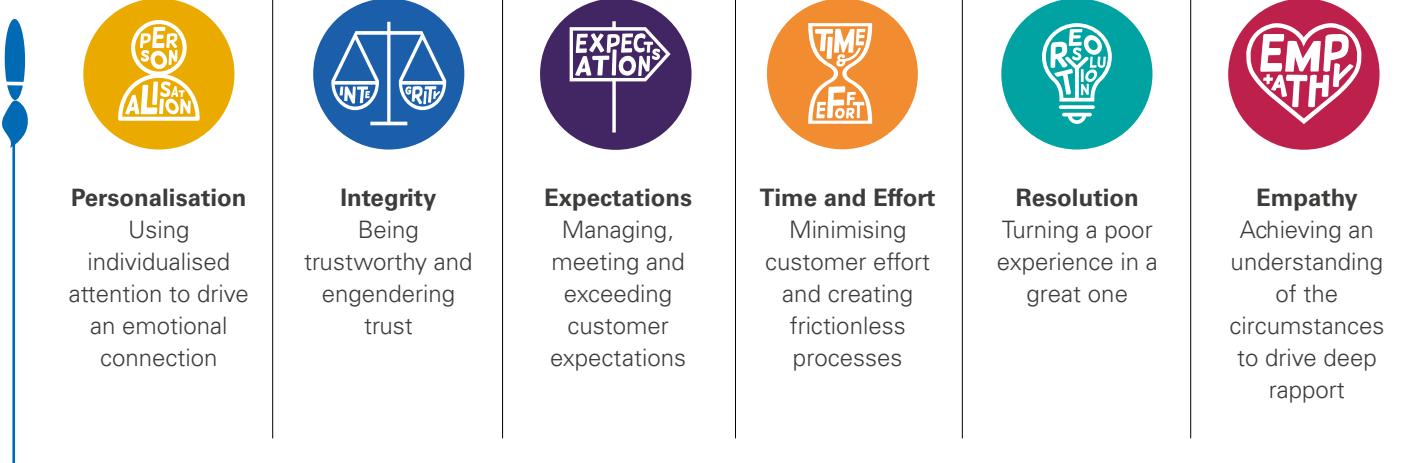
Logistics

The Six Pillars of Customer Experience Excellence

Through eight years of research and more than two million customer evaluations across multiple markets the six fundamental components of every great customer experience have been identified and validated – these are The Six Pillars of customer experience excellence.

The research, conducted by KPMG's *Customer Experience Excellence Centre*, was born out of a 'problem of definition' associated with existing ways of explaining customer experiences, plus related measures such as NPS. Almost all these concepts focused on describing the symptoms of a successful experience; they did little to help organisations direct or define what a good experience actually looked like.

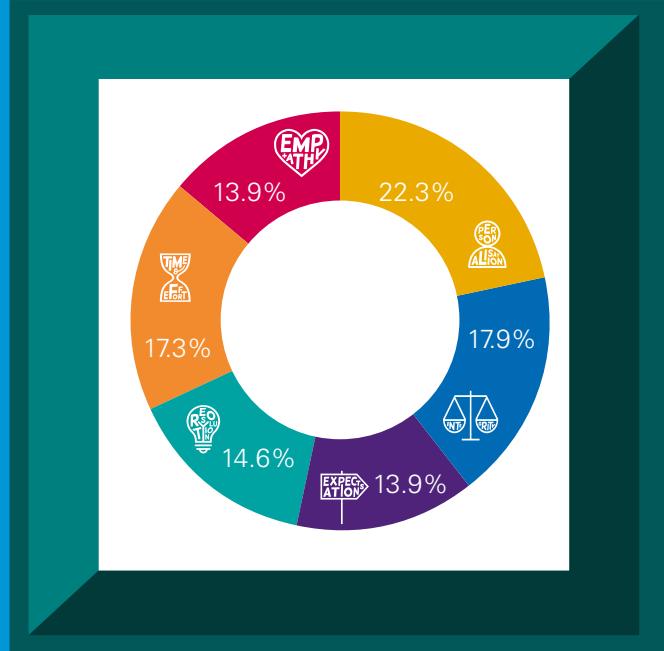
By measuring progress within these pillars, executives now have a powerful complement to traditional 'symptomatic' metrics. They not only provide a means for accurately analysing progress; they also can be used to compare your organisation to best practice journeys from elsewhere in the world.



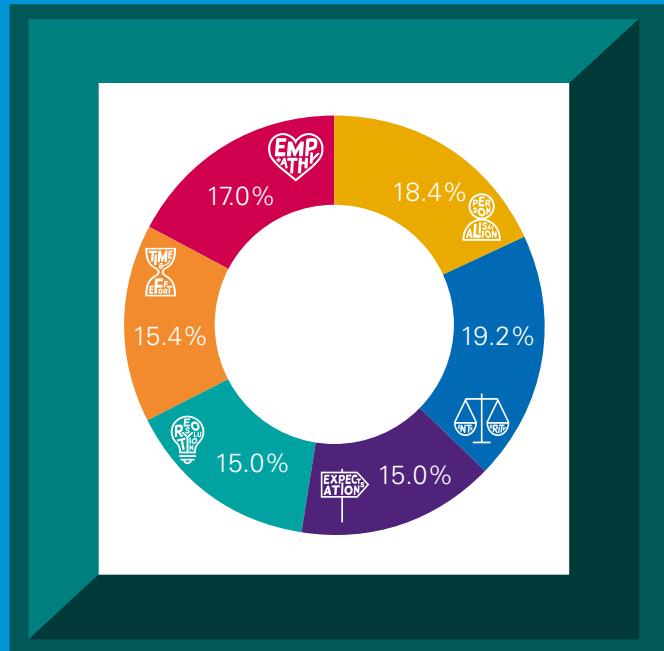
The Six Pillars define customer experience excellence. But they also help predict commercial success, with strong performance across The Six Pillars resulting in demonstrable improvements in loyalty and advocacy (on the right).

In the Netherlands, customers indicate that the ability to personalise the offering is most important in driving loyalty whereas the company's integrity is the biggest driver of advocacy. So while our research shows that companies who deliver great customer experiences get all six pillars right, this data suggests that – if you have to choose where to invest – these two pillars are a good place to start.

Interestingly, our data also shows that Dutch consumers place more value on empathy than their UK and US peers, particularly for advocacy where Dutch consumers place a 17 percent importance on empathy versus 13 percent in the UK and 14 percent in the US. Personalisation, on the other hand, is more important to consumers in these markets than it is to the Dutch consumer.



Pillar impact on Loyalty



Pillar impact on Advocacy

The 2018 NL Customer Champions



1st
**Non-grocery
retail**

"Great store with outstanding personnel. They really take the time to help you. I was pleasantly surprised"

Lush

The winner of this year's Customer Experience Excellence (CEE) Top 100 in the Netherlands is UK-based retailer, Lush. Offering a range of sustainable and animal-friendly cosmetics, Lush inspires its customers by updating its product range throughout the year. While maintaining and refreshing this rapidly evolving 'menu' of new products puts immense pressure on continuous innovation, it also creates great anticipation with customers. Lush is known for its unique ideas, such as in-store Hair Labs and 'Skin Care Consultation Bars', which make shopping a highly engaging experience. Open seven days a week in the Netherlands, Lush clearly demonstrates itself to be a connected brand, offering a combination of products and experiences that outperform their competitors.



2nd
Telecoms

"I wanted to change my subscription. I went to their website and it literally took me only 5 minutes to get this done"

Simyo

Simyo's slogan is "You happy, we happy" and employees are known for being keen to solve your problems – the sooner the better. Simyo's offices are designed to maximise collaboration with all employees working on the same floor – without any walls – to ensure action can be taken quickly when needed. Simyo employees believe that a great customer experience should be the ultimate goal of all their daily activities.



3rd
**Non-Grocery
Retail**

"Their service is outstanding. When something goes wrong they fix it quickly and adequately"

Bol.com

Simyo's slogan is "You happy, we happy" and employees are known for being keen to solve your problems – the sooner the better. Simyo's offices are designed to maximise collaboration with all employees working on the same floor – without any walls – to ensure action can be taken quickly when needed. Simyo employees believe that a great customer experience should be the ultimate goal of all their daily activities.



4th Financial Services

"You can trust them with your money, no investments in bad business!"

ASN Bank

ASN Bank's strong focus on sustainable banking scores highly with customers for Integrity. Along with the organisation's clear communication and great customer service, customers repeatedly noted their attraction to the company's ethical values and sustainability standards.



5th Travel and Hotels

"Beautiful hotels, proper and clear in setup. Customer service is extremely high. Customers are treated very well"

Van der Valk Hotels

With roots stretching back 150 years, Van der Valk Hotels is a Dutch hotel chain known for offering great service. Customers in our CEE survey suggested that the chain performs well in its ability to deliver and exceed on expectations and lives up to its reputation for value. It seems recent investments into customer experience are paying off for the organisation.



6th Non-Grocery Retail

"They really do everything for a smile. They are very client oriented and help find suitable solutions"

Coolblue

Known for its obsessive focus on the customer, Coolblue's slogan is memorable: 'Everything for a smile'. The prime focus of the organisation is customer satisfaction, which influences everything from recruitment to KPIs. In particular, customers mentioned the organisation's fast and excellent service and their employees' willingness to help every customer until the best solution is found.

Apple Store

Apple has embedded its products and platforms into the lives of millions of people around the world; their products are prevalent. The brand is synonymous with innovation, extreme attention to detail and solid brand implementation. Supported by a well-coordinated approach to marketing, service and product delivery, the company now enjoys an intense community of loyal followers in the Netherlands and around the world.



8th
Travel and
Hotels

"KLM helped us really well, we were able to catch a flight on the same day for free and we received compensation"

KLM

KLM (Royal Dutch Airlines) is one of a few in carrying the standard of Dutch culture and they use the distinction to their advantage – offering small replicas of old typical canal houses as souvenirs for business class passengers and packaging food in the shape of windmills, for example. KLM was noted as being a proud national brand that excels in developing personalised and seamless customer journeys across all channels.



9th
Non-Grocery
Retail

"Have been visiting Hans Anders for years. Great value for money and fast"

Hans Anders

While Hans Anders has been a popular retailer of glasses, lenses and hearing devices in the Netherlands for over 35 years, it was only about two years ago that the company started their omni-channel strategy; launching a new online shop and introducing the world to their online glasses tool. Hans Anders believes they have one goal – to make every customer happy – and are considered to be very strong on after sales service.



10th
Travel and
Hotels

"I felt my belongings would be handled with care"

ANWB

The ANWB has been operating in the Dutch travel and tourism sector since 1883 and, over the past few years, the company has focused on improving customer journeys and customer experiences. ANWB's approach to customer centricity can be seen, not only in their service, but also in the way they grow the company, forming partnerships with Schiphol Parking, for example, to help improve the customer transition from car to air travel.

"Albert Heijn employees are always
really friendly. They walk with me
if I can't find something and
resolve issues quickly"

Respondent NL
2018 research



State of the nation

Today's consumers reward brands that execute a 'customer first' strategy:

- Dutch consumers give brands a rating of 7.14 out of 10 for overall customer experience
- Consumers prefer brands that offer a high level of personalisation and demonstrate strong integrity
- Competition is on the rise in the Netherlands and companies need to find new ways to differentiate themselves through improved customer experience

714

Overall Customer
Experience Excellence
Performance NL 2018

Competing for share of wallet

Consumer confidence is on the rise and competition in the Dutch marketplace is heating up. According to CBS, the number of online stores has nearly tripled since 2010 and total revenues have increased by a factor of two. Given that price levels have remained fairly stable over the past two years, this data suggests consumers in the Netherlands are increasingly willing to spend their money.

In this competitive environment, it is the brands that offer the best customer experience that stand out from the crowd. In our survey of Dutch consumers, the vast majority of brands (83 percent) achieved scores of between 6.5 and 7.5 out of 10. A handful of outperformers achieved scores of 7.5 and above.

Interestingly, Dutch consumers gave their brands an overall ranking of 7.14 which is slightly higher than UK consumers ranked their brands in 2017, but notably lower than US consumers, who gave their brands an overall ranking of 7.75 out of 10. This suggests that brands in the Netherlands still have significant room for improvement.

When viewed against The Six Pillars, our research suggests that the most important drivers of loyalty and advocacy for consumers in the Netherlands are related to the Personalisation and Integrity pillars. However, our top ranked brands for Customer Experience Excellence demonstrate that it takes excellence across a number of different pillars to delight and engage customers. Organisations that deliver against The Six Pillars have proven to enhance customer satisfaction, improve NPS and grow more quickly.

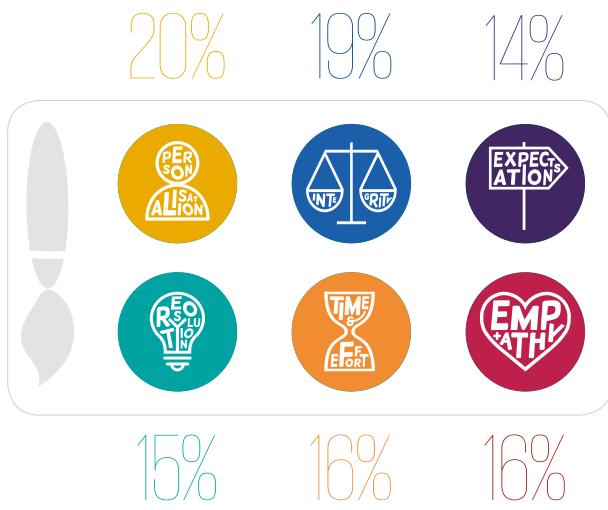
Personalisation and Integrity drive CX

If you are going to excel at any pillar to win Dutch consumers, it should probably be Personalisation. As this year's research indicates, the leaders in Customer Experience Excellence are those that are able to deliver a highly personalised experience. These organisations are harnessing new innovations in technology and data management to uncover – even predict – consumer trends, wants and needs. And then they create increasingly personalised journeys and tailored product offerings that delight each individual customer. Brands must walk a fine line, however; there is a point where too much personalisation can seem 'creepy' to consumers.

Personalisation may be important, but Dutch consumers were also very clear that the integrity of a brand is also key. Indeed, the importance of sustainability and ethical behaviour has risen across Dutch society over the past few years, and this has influenced the way consumers look at organisations and their impact on the environment and society as a whole. Not surprisingly, many brands now view ethics and sustainability as a core part of their brand strategy.

Our research indicates that Dutch consumers place a high value on the importance of the Integrity pillar. Indeed, those brands that have successfully incorporated strong values into their business are often able to build a very loyal customer base.

Pillar importance



However, it must be noted that a values-based relationship must be continuously nurtured. Consumers that start buying your products and services because they relate to your ethical values will continue to search for signals that prove they were right about your ethical values. It's known as 'confirmation bias' and it is especially strong for deep-rooted beliefs. Those companies that are able to continue to reinforce these signals with their customers will strengthen the emotional relationship between the customer and the brand. Those that do not will risk losing the faith and loyalty of their customers.

Confirmation bias also creates strong brand advocates. Customers of these brands likely already place a high value on integrity and therefore act as strong advocates to confirm that firm's integrity. The fact that these brands have created such a strong community of ambassadors and followers suggests that customers' loyalty can be strengthened through signs of integrity.

From a socio-economic perspective, it is interesting to note that consumers in the Netherlands place a higher value on integrity than those in the US and the UK respectively. In part, this can be explained by differences in cultural characteristics. As research by Geert Hofstede (a globally renown expert on cultural diversity) indicates, Dutch people tend to place much higher value on cooperation, modesty, compassion and quality of life versus achievement, heroism, assertiveness and material reward. As we say in the Netherlands, "acting normal is crazy enough".

Missed expectations

While Dutch consumers may be happy with their brands' integrity, they don't always think that they are meeting their expectations. In part, this is due to a phenomenon called 'expectation transfer' where a consumer's last best experience becomes the benchmark for all their future experiences. Clearly, not all industries can compete – a visit to the dentist, for example, will never be as exciting an experience as a visit to a theme park – but the reality is that expectations are quickly shifting and companies are facing increasing pressure to stand out.

Some may argue that this only proves that customer expectations are too high and virtually impossible to meet. But the data also indicates customer frustration with organisations that over-promise and then under-deliver. Rather, it is those organisations that are able to carefully set expectations and then over-deliver at the right moments in the customer journey that score well on the Expectation pillar.

Unfortunately, high scores in the Expectation pillar are scarce in the Netherlands. But this also means there is great opportunity for those brands that are able to find the right balance between setting expectations and delivering on products and services.

Pillar performance



Retailers compete for loyalty

No surprises here: retailers lead the rankings for overall Customer Experience Excellence. In part, this is because retailers enjoy a close relationship with customers – some retailers (like grocery stores) are an integral part of most consumers' daily lives. But it is also because the barriers to entry are comparatively low in this sector which drives competition and forces brands to invest into improving the customer experience. Simply put, retailers know that the customer experience is a critical differentiator.

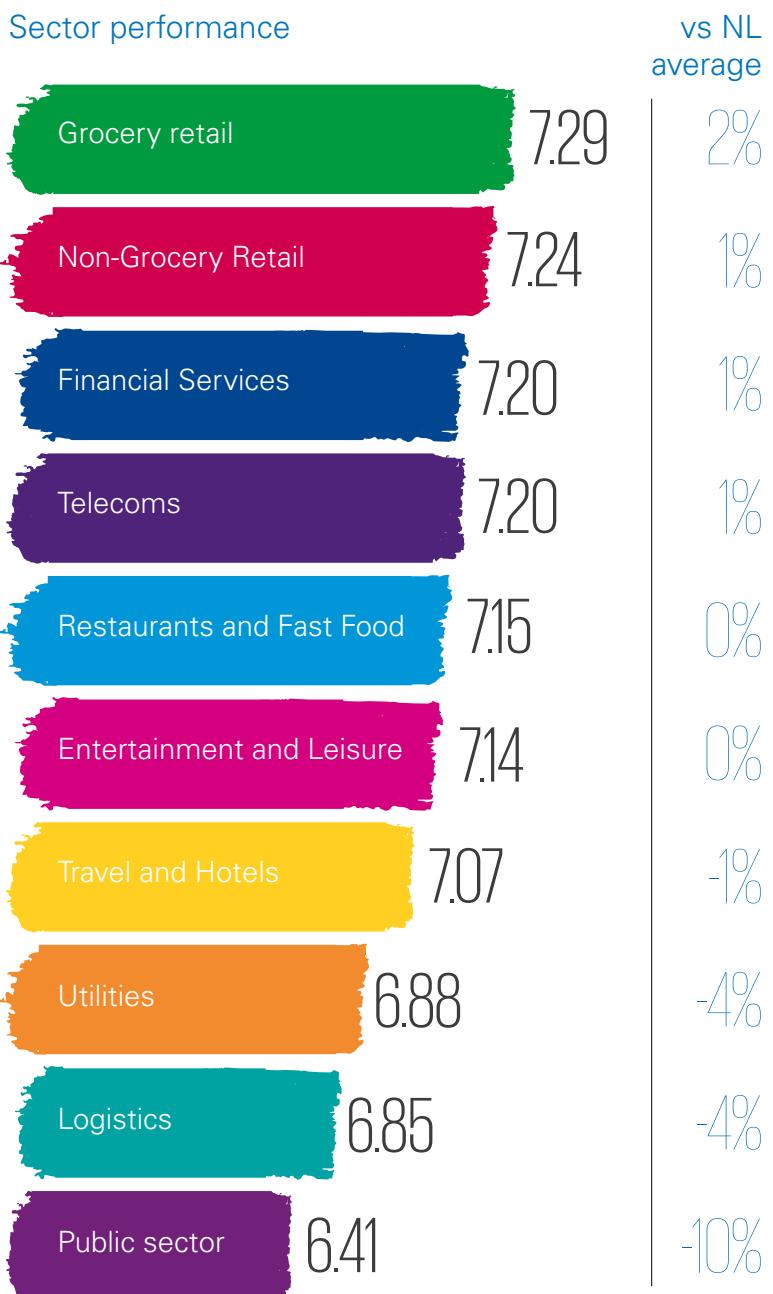
At the other end of the scale, Public Sector brands were awarded the lowest scores across all industries. Given that the sector is often characterised by low (or no) competition or consumer choice and high levels of bureaucratic red tape, it is not surprising that few of these organisations see any commercial urgency in focusing on customer experience. However – slowly but surely – the public sector is starting to launch and embed more CX initiatives to better serve their customers.

Firing on all cylinders

This is an exciting time for brands and consumers in the Netherlands. The economy is growing. Technology is transforming the customer relationship and changing consumer expectations. A new cohort of tech-savvy millennials and a growing pool of retirees are creating new markets and dynamics. Consumers are in the driver's seat, but it's the top brands that are setting the direction.

Our research suggests that brands in the Netherlands are making great progress in delivering an excellent customer experience. But even our leaders stand out largely due to high rankings in just two or three pillars. We believe that the winners of tomorrow will be those that find opportunities to improve their scores across all six pillars of a truly excellent customer experience.

Sector performance



Sector highlight

Non-Grocery Retail

It's no surprise that half of the Top 10 brands in the Netherlands are non-grocery retailers. Brands like Lush and Rituals have amazed customers with highly personalised and indulging experiences; and online leaders such as bol.com and Coolblue are setting (and then beating) everyone's expectations for customer experience.

While the Dutch retail streetscape has certainly changed as customers move more of their purchases online, our survey clearly demonstrates that retail 'bricks and mortar' stores are anything but dead. Indeed, what really matters to customers is not what channel you dominate but rather the quality of experience you deliver.

Take Lush, for example. Known for its exceptional customer service, Lush's staff are trained to ask the right diagnostic questions to quickly build an understanding of the individual customer's unique needs and situation. Supported by interactive testing, demonstrations and clearly set expectations, Lush's approach not only creates an indulgent personalised experience, it also encourages the customer to make informed choices about the brand's wide range of environmentally-friendly and colourful products.

At the same time, online-only players are also becoming increasingly popular with Dutch consumers. Amazon may dominate overseas, and online giant Alibaba may be making inroads into the local market, but our research shows that Dutch online retailers – the likes of bol.com and Coolblue – continue to lead at home. Online marketplaces have a particularly rich opportunity: their broad catalogue of items tends to attract more customers than any stand-alone webshop could, and that means they have lots of customer data to leverage when creating a lasting personal relationship.



“Lush is a great store with nice personnel. Whether or not you buy their products, employees always demonstrate their products and assist me personally. I was happily surprised by this store and the in-store experience.” **Respondent NL 2018 research**



Bol.com, for example, uses customer data and smart algorithms to get a deeper understanding of their customers which, in turn, allows them to predict their needs and tailor personalised homepages for every customer. As an online-only shop, they also differentiate themselves through their flexible delivery options which have set a new standard in the Netherlands for Time and Effort. Wehkamp, another online-only brand, uses its customer data to tailor product suggestions based on visual matching and to sort products based on customer profiles.

What has been particularly interesting – and particularly rewarding for those that get it right – is the convergence of ‘clicks and bricks’ in the Netherlands. Traditional retailers are investing into webshops and improving their online customer experience. And online players are now investing in their offline experience as well.

Coolblue, one of the leading online marketplaces, started off as an online-only player but now boasts physical locations across the country. What Coolblue and others have recognised is that customers often like to stop by a store to see, feel, try or ask advice about products. So they have designed an offline experience that supports their online brand.

Over the coming years, the remaining boundaries between offline and online retail are expected to fall away, enabling a truly seamless experience for customers. And this is critical to true Customer Experience Excellence. The bottom line is that customers have become channel agnostic; they will shop with whatever brand offers the best experience, irrespective of the channel. Being able to connect the digital and the physical in a seamless way will be key to deliver Customer Experience Excellence.

The power of Personalisation

In today's consumer-driven world – where supply outstrips demand and experience-minded millennials are an increasingly important consumer group – personalisation has become an essential part of customer experience and is a key driver of customer loyalty. Understanding how to make this emotional connection to the customer is a crucial CX capability.

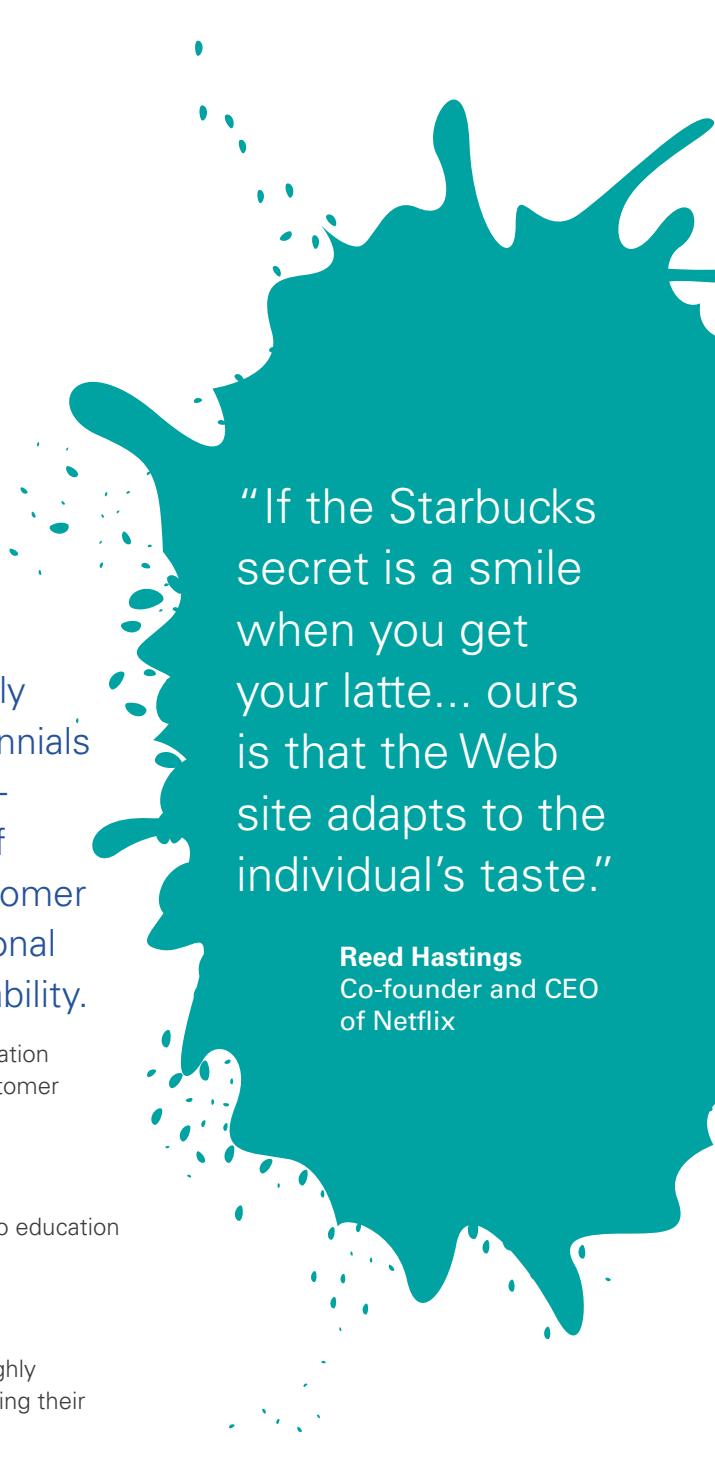
From a consumer perspective, personalisation is all about how an organisation responds to their unique emotional needs. At its best, a personalised customer experience would address basic psychological human drivers such as:

- The desire to bond and affiliate
- The desire to learn and grow (in experience terms this often relates to education and knowledge)
- The desire to feel in control and prepared for the unexpected

The leading brands in our rankings are the ones that manage to deliver highly personalised and unique experiences, tailored to the individual and reflecting their personal needs.

At Lush – the top brand in the Netherlands, according to our survey – personalisation is intricately connected to the face-to-face interaction. Staff at Lush are trained to ask diagnostic questions that lead to a deeper understanding of the customer's needs and to make use of demonstrations and testing as part of their interaction.

Personalisation shows customers that you understand their specific needs and circumstances and that you will adapt the experience accordingly. Using the customer's name, providing individualised attention, demonstrating a knowledge of their preferences and awareness of their past interactions all add up to a highly-personal experience. And this makes customers feel important and valued which, in turn, allows them to build an emotional connection. By incorporating these principles into their approach, Lush stands out amongst consumers for creating very personalised experiences.



"If the Starbucks secret is a smile when you get your latte... ours is that the Web site adapts to the individual's taste."

Reed Hastings
Co-founder and CEO
of Netflix

While Lush leverages its face-to-face contact with customers to drive experience and personalisation, digital brands often face more of a challenge creating the same sense of individualised attention online. One brand that has clearly succeeded, however, is bol.com. The company puts its customer in control by offering them a broad range of product choices, a robust catalogue of product descriptions and reviews, and highly-flexible options for the mode and time of delivery. In every element of the journey, customers feel they can make well-informed decisions.

Data is key for personalisation

In order to personalise a product or service, organisations need to have clear insight into how consumers are changing and how their brand can respond to this changing need. And that requires data gleaned from listening, talking to and observing customers.

At the same time, the way companies use data is changing. In the past, most organisations used historic data to learn about consumers' preferences and needs. And while this allowed them to find out what a customer had done in the past, it gave them little insight into what they intended to do in the future.

However, new technologies and analytical approaches now mean that organisations can get much more reliable and predictive insights from their data. Today, therefore, what's important isn't how much data you have, but rather how well you use it to predict your customers' future interests and desires. This is not an easy skill to develop. But once mastered, it can unlock massive opportunities for personalisation.

Unfortunately, our research suggests that many organisations are not yet prepared to deliver sufficiently personalised experiences. Indeed, in our 2017 Top of Mind report (based on a survey of 526 executives at the world's leading food, drink or consumer goods brands) around two-fifths of respondents admitted their ability to personalise the experience was only 'fair' or, worse, 'poor'. A similar number lacked confidence in their ability to use data analytics to predict customer behaviour. Clearly, there is still some way to go before all organisations are able to design a personalised customer experience.

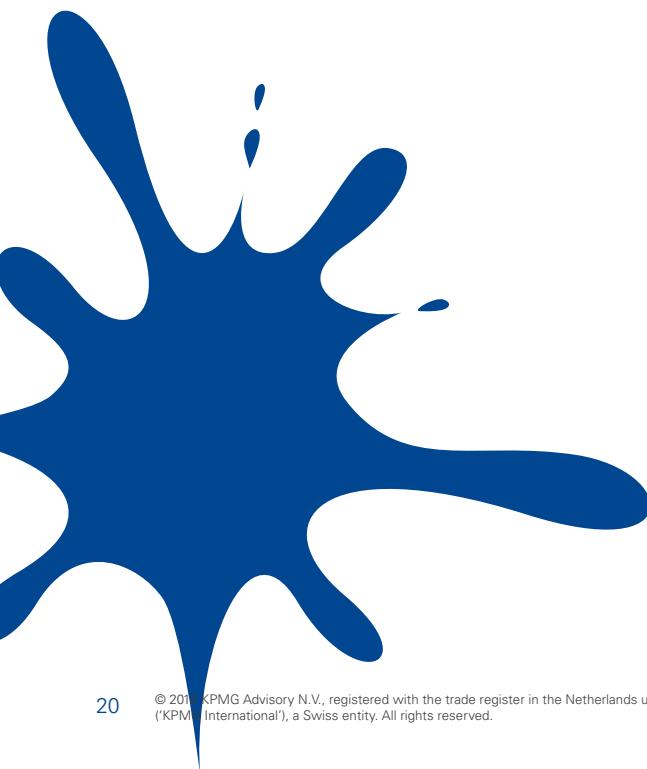
A great example of using personalisation to enhance the customer experience is Spotify. One of the reasons customers love Spotify is that they use their customer data to create weekly playlists tailored to the individual's personal taste. And a significant amount of their R&D effort goes towards using AI to improve their recommendation and personalisation technologies. Spotify is using customer data to create not just tangible value for customers, but also a real sense of personalisation.

Personalisation is what drives a 10

When one contrasts these results against Net Promotor Scores, our research shows that the net detractors are mostly reacting to the organisation's integrity; the company simply hasn't done what it said it would do. NPS scores of between four and five tend to relate to the setting, management and recovery of customer expectations, while those between five and six are all about problem resolution; the ability to put the customer back in its original position as quick as possible when things go wrong. As an organisation moves up the scale, feelings become more positive – you delivered on expectations but didn't quite create an advocate.

What drives an NPS of nine or ten, however, is the ability to demonstrate empathy and deliver personalisation. Organisations that are able to place themselves into the customers' shoes – truly understand their needs and expectations – and then deliver a personalised experience enjoy highly engaged and loyal customers who act as strong advocates for the brand.

But beware: focusing purely on Empathy and Personalisation is not a shortcut to Customer Experience Excellence. It takes a strong and diligent focus on all of The Six Pillars to achieve success. Indeed, if Empathy and Personalisation are the cherry on the proverbial cake, the other pillars are the ingredients of the cake itself.



The golden rules of Personalisation



01 Greet me

Make sure the customer feels welcome. A great start to a personalised experience is a smiling staff member welcoming the customer, willing to engage and help when necessary.



03 Recognise our history together

Ensure a returning customer feels recognised and valued by showing you remember the history you share.



05 Surprise me with something relevant

Offer the customer small kindnesses and/or unexpected gifts that key into their unique situation.



06 Understand my needs and circumstances

Ask the right questions to make sure you understand the customer's need. By training your staff to give the right emotional response when it is needed, they'll be able to reflect on the customer's personal circumstances.



02 Show me you know me

This is where technology can come in very handy. Use customers names and other personal information stored in customer accounts to show you know them and recognise them, especially across channels.



04 Make me competent

Make customers feel in control and empower them to make informed choices. At Apple Store they know how to make their customers feel important. Customers are greeted as soon as they walk into the store; staff show you around and answer all of your questions; they make it clear that they are only there to help you find the best suitable product. And then they walk to you to the door to make sure the experience ends as well as it started.



07 Individualise what you do

Amazon is famous for its recommendation engine, which Jeff Bezos describes as a soulmate – "someone who seems to know you better than you know yourself". Amazon's webpages are specifically tailored for you, based on your preferences, and no one sees the exact same pages.

Sector highlight

Financial services

3rd
NL 2018 sector ranking

Brand	NL 2018 CEE Rank
ASN	4
Univé	12
Paypal	14
Centraal Beheer	15
CZ	27
Menzis	40
ING	57
Rabobank	58
SNS Bank	59
FBTO	70

The financial services industry is rebuilding its relationship with the Dutch consumer. Indeed, following a period marked by crisis and lost confidence, financial institutions in the Netherlands are clearly reorganising themselves to regain the public trust. And they know that the customer experience will be a critical part of that journey.

Today, the industry is focusing on closing the customer experience gap that remains between online retailers and platforms on the one hand and traditional banks, insurers, pension funds and investment managers on the other. And that is leading financial institutions to think more clearly about their ability to offer personalised and relevant products and services, easy 24/7 access, and services such as fast delivery and order status tracking. In a world where customers compare their banking experience against their 'last, best' service, these are important developments.

ASN Bank leads the financial services rankings in the Netherlands. With its clear focus on sustainable banking and its strong brand promise ("This way, money does buy happiness"), customer clearly believe this bank stands for something more than making profits which, in turn, has allowed them to connect with their customers on an emotional level.

Holding second place within the financial services sector is insurer Univé. Their customer message of being the financial partner that is always nearby has positioned them in the minds of consumers as a brand that can be trusted.

Third place was taken by payments provider PayPal, an organisation that respondents described as being safe and easy to use. PayPal's hassle-free process has resulted in loyal customers that seem keen to continue to use its services.

Insurance

Historically, insurance companies had few opportunities to build the customer relationship, with claims and contract renewal events providing only limited customer interaction. At the same time, incidents such as "woekerpolissen" and "aandelenleasen" in the Netherlands negatively impacted public trust in the sector.

In recent years, however, the sector has shifted their focus from protection to prevention – allowing insurers to grow their business while adding more value to their customers' lives. The fact that insurance brands dominate the financial services top five suggests that it is possible for insurers to get closer to their customers.

Looking ahead, insurers are likely to undertake initiatives that allow them to better engage in their customers' daily lives – providing car insurance based on driving habits, for example. But this will require customers to see some benefit from the sharing of their data; safer driving habits should lead to lower premiums.

In this environment, insurers will need to focus their technology, data and analytics on uncovering the deep insights necessary to embed themselves in their customers' lifestyles. The reality is that today's consumer devices allow people to manage much of their lives online. With the proper permissions, insurers could be using this data to reveal powerful insights that would allow them to refine their offerings to smaller, more targeted customer segments.

Banking

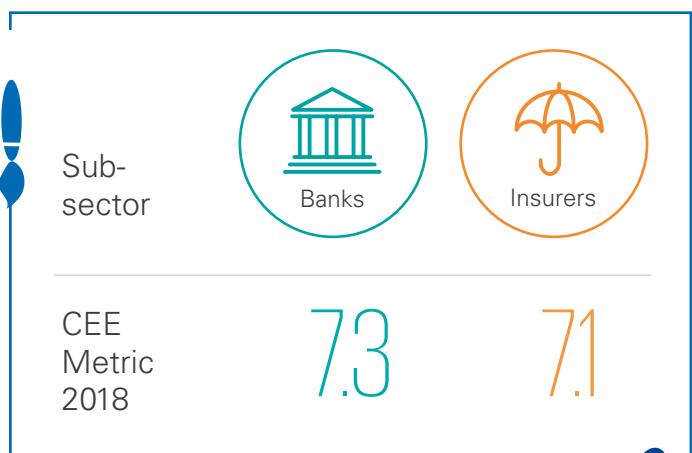
Over the past few years, many banks operating in the Netherlands have strengthened the customer experience by introducing new innovations such as fingerprint authorisation on smartphones and payment request apps (such as ABN Amro's Tikkie). They have also invested heavily into integrating and aligning data across channels, with the aim of creating a real omni-channel experience.

While the market is seeing some challenge from FinTechs, traditional banks continue to benefit from their existing long-term customer relationships which, in many cases, have been built over decades. As such, today's leading banks could reposition themselves as trusted gateways to a wide variety of financial services, some of which will be provided by third parties.

Banks are also increasingly starting to enhance their customer relationships by integrating data across the enterprise and from third party providers. Those banks able to package data-driven insights and translate them into relevant offerings will be the ones that find the hidden treasures of the industry and should therefore be well-positioned to build valuable relationships with their customers.

To become truly customer centric, however, banks will need to break down their internal silos to obtain a more holistic view of the customer. This will require them to adopt new technologies to share data across their various businesses at an increasingly faster pace. And it will require new processes and tools. Most importantly, perhaps, it will require them to recognise that real change does not come from new technologies or processes at all, but rather from the people in the organisation and their willingness to go the extra mile for the customer – to reinforce the human element in the interaction.

In the Netherlands, many financial service providers have made significant progress on the customer experience, particularly given their legacy systems, processes and complex organisational structures. And a lot of effort has been put towards creating an integrated omni-channel experience. Looking forward agility and speed in adapting to changing customer needs will increasingly be needed, especially if they hope to keep up with both the competition and changing customer expectations.



"Univé agents are extremely helpful. They've helped me sort out my health insurance, which resulted in me paying lower premiums!"
Respondent NL 2018 research

Sector highlight

Up close: ASN Bank

The Six Pillars: scores vs.
industry average

Personalisation



+7%

Integrity



+10%

Expectation



+7%

Resolution



+6%

Time and Effort



+6%

Empathy



+7%

For almost 60 years, ASN Bank has been driven by a single mission: to improve society's sustainability. And that clarity of purpose has been a key driver of the company's growth and customer engagement strategy. In fact, by 2025, the bank aims to serve more than one million happy customers. Given ASN Bank's ranking as the top financial services organisation in the Netherlands for Customer Experience Excellence, they are well on their way to achieve their goal.

Our mission is our compass

"At ASN Bank, we are single-mindedly focused on improving society's sustainability. That has been our overriding mission since we were founded, and it continues to be at the core of our business and our customer proposition today. In all of our activities, we want to make sure that ASN Bank has a positive impact on the world, particularly in the areas of human rights, climate change and biodiversity.

Our mission not only helps us build a strong and loyal customer base, it also underpins all of the decisions we make; it is the heartbeat and DNA of our organisation. Everything in our office is sustainable, from the biodegradable coffee cups to the biological food in the restaurant. And, more importantly, every employee in our organisation is truly invested in our mission.

It is this commitment that inspires our customers. And, since our people and our customers share the same values, it has allowed us to create a strong community of people who are all working towards a common goal.

In some cases, our commitment to our mission may mean passing up opportunities or having to say 'no' to a customer. And while this might feel like we are letting customers down in the short-term, we know that our customers appreciate that we are thinking in the longer-term. In deciding on our product offering, for example, we focus on products that support our mission.

We don't try to be the best at everything. But we do make sure that our customers have an experience that is as easy – if not easier – than it would be at any other bank.

That personal touch

One of the benefits of ASN Bank is that we are a relatively small-scale organisation in both number of people and atmosphere. And that means our relationships with our colleagues, stakeholders and customers are personal and engaging. Joyce, for example, spends the first half hour of every day sitting down with the frontline customer service staff to find out what is really happening with customers, what their concerns are and how we can improve.

The connection between our employees and customers is particularly striking. Our staff often get personal notes from customers who just want to say thank you or share some news. Some customers time their calls to our call centres just so they can reach their favourite employee. And if there's a problem with our App or online platform, our customers call to let us know because they are worried about the company, not because they are annoyed.

The road to one million happy customers

Public support for our mission has been increasing over the past years. And this has allowed us to attract a new, younger customer group to our bank. In response, we have invested in our digital channels; we have made our website more responsive; and we have digitised large portions of our processes. At the same time, we have worked to leverage the innovative power of the Volksbank group and have adapted our communications to speak to a new cohort of banking customers. We want to make sure that our story is clear to our new customers and that they fully understand the impact that we can have when we work together.

At the same time, we also want to make sure we remain relevant to our original customer group. For us, that means continuing to offer a high level of service over the telephone which, while not the most cost-effective channel to maintain, is critical to creating and nurturing a personal connection with our customers.

As an online bank, we recognise the massive value we receive when we get to meet and connect with our customers. That is why we invest into offsite events such as ASN Live (a recurring event that allows us to speak with our customers in person and understand how we can serve them better) and spend time proactively contacting customers to create a more dynamic conversation.

We believe that our close connection to our customers is rooted in a shared vision of using our financial power to do good. And we are confident that – if we can maintain our focus on this mission and if we continue to invest into our products and services – we will not only reach one million happy customers by 2025, we will also be substantially contributing to a sustainable society."

By Joyce van der Est and Arie Koornneef, managing board ASN Bank, part of Volksbank N.V.

"To me ASN stands for sustainable entrepreneurship. I know for sure my money is invested responsibly. That's why I trust this bank."

Respondent NL 2018 research

Economics of Customer Experience Excellence

The most successful organisations don't just have a mature understanding of customer experience (CX) ; they are also able to deliver a credible business case to justify their CX investments. And that helps them ensure that they neither under- nor over-spend on customer experience delivery. Indeed the reduction of costs and the improvement of customer experience go hand-in-hand.

It's all about the journey

At the heart of customer experience economics is the customer journey. It is a core building block of organisational design and increasingly also a key unit of economic measurement. Each stage in the customer journey should be viewed as an opportunity to not only enhance the experience, but also to reduce costs and improve revenues.

Managed properly, the customer journey should provide a robust framework for ensuring that the experience delivered is financially optimised and neither under- nor over-engineered. It should help decision-makers ensure that all opportunities for revenue enhancement have been identified and managed.

Eight years of Customer Experience Excellence research across UK and US markets suggests that there are huge opportunities available for organisations to cut costs and grow revenues by better managing the customer experience, particularly in sectors such as insurance, utilities, telecoms and banking.

The value captured could be significant. Evidence suggests that brands that achieve significant improvements in their customer journeys can enjoy revenue increases of 10 to 15 percent while also lowering their cost to serve by 15 to 20 percent. That's what USAA (our 2017 US CEE Champion) did; they managed to achieve cost reductions of 20 percent (plus) through journey redesign, by removing unnecessary steps, and reducing inefficiencies and duplication – all while increasing overall satisfaction and revenues.

The tip of the iceberg

We believe that there is still much more value to be won. Consider the savings and customer appreciation that could be secured when all departments managing the multiple touchpoints across the typical customer journey – websites, sales, call centres, operations and logistics, for example – start working together to identify the root cause of customer complaints and permanently solve the issue.

Or consider the opportunities that could present themselves when detailed analysis of the shopper journey reveals a 'Delta Moment' – that point when a shopper is most susceptible to being tempted away by a competitor. It's the critical point where customers are won and lost, yet few organisations are able to identify (let alone predict) when it is happening.

One might also ponder the opportunities that a well-managed customer journey creates in terms of cross-selling or data capture. It's these opportunities and interactions that not only increase revenues but also strengthen relationships through more personalised experiences. And they happen more often than you might think.

Reduce costs

Customer journey

Increase revenue



Understanding value

The trick is in knowing when and where to invest in order to maximise results. And that requires companies to have a clear understanding of what the customer experience is worth at each stage of the journey and how certain improvements will influence that value.

Finding the right balance between experience and expectations management is critical. On the one hand, you want to keep customers engaged and amazed. But, at the same time, surpassing customer expectations can drive up costs and could even lead to diminishing returns as customers grow accustomed to expecting a continuously-improved experience.

To start, however, businesses need to develop a clear understanding of the drivers of customer value and the complex underlying drivers of human decision making. In a recent publication, KPMG International identified the five key dimensions of customer behaviour that influence consumer decision making.

We call them the 'Five Mys':

- My motivation – Characteristics that drive behaviour and expectations,
- My attention – Ways we direct our attention and focus,
- My connection – How we connect to devices, information and each other,
- My watch – How we balance the constraints of time and how that changes across life events; and
- My wallet – How we adjust our share of wallet across life events.

By analysing the customer value of key cohorts over time along the Five Mys, companies can find out exactly how customer value changes. Linking this data to pain points will enable firms to focus their attention on those areas that will deliver the highest returns.

At this point, it should be possible to develop a robust business case around key issues, founded on a near-term reduction in absolute cost (e.g. fewer calls, escalations, visits, etc).

And this will allow the organisation to remove both customer pain points and costs from the system as well as predict potential revenue enhancements.

Making the right decisions

Our experience suggests that – at the very least – organisations should be working towards developing a detailed understanding of the value of the customer journey, supported by robust cost and revenue analysis. This will be key to setting and maintaining the sort of rigour that encourages decision-makers to invest wisely.

Organisations must ensure their decisions are evidence-based and experience-focused. There certainly is value in delighting customers, but organisations need to focus on proactively managing the CX and not the customer. Indeed, we believe that the customer experience leaders of the future will be those companies that understand and are guided by the economics of the customer journey rather than an absolute desire to amaze.

CX Economics – the numbers

It seems fairly intuitive that if you treat your customer well, you will reap positive commercial outcomes. But where is the proof? Our research shows that the top performing companies are improving their customers' experience and reducing their costs to serve by designing unnecessary costs out. And, as the results of our UK and US analysis show, the revenue growth attributable to a superior customer experience could be substantial.

Top 100 – sector revenue growth over the last three years vs FTSE 100

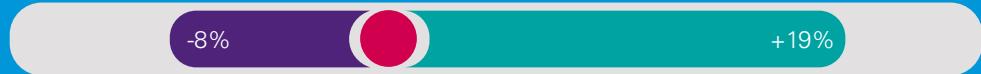
Financial services



Top 100 CX leaders
revenue growth vs
FTSE 100

2x larger

Non-grocery retail



2.5x larger

Travel and hotels



1.5x larger

● FTSE100

● UK CEE top 100

UK

Revenue growth of CX leaders vs Fortune 500 companies



The top 25 CX
leaders



Fortune 500 top 25

Revenue growth of CX leaders vs CX laggards



The top 25 CX
leaders

X5

Fortune 500 top 25

US

These analyses are based on publicly available financial information for the FTSE250, Fortune 500 and CEE measured organisations. Not all organisations have publicly available financial information. For this reason the sample sizes for revenue may vary.

Sector highlight

Grocery retail

Facing stiff competition, ongoing consolidation and the rise of new entrants and food retail concepts, grocery retailers in the Netherlands are focusing on customer experience as a true differentiator. As a sector, they are making great advances; grocery retail was ranked by Dutch consumers as the leading sector in five of The Six Pillars of Customer Experience Excellence.

In today's grocery retail environment, customers are on a shopping 'mission'. For some, that mission may be daily groceries – these customers are looking for convenience and value for money. For others, the mission may be to discover a new food experience or inspiration. And they may be willing to pay a bit more, or go further out of their way, to get it.

The reality is that, as customer needs and lifestyles change, their grocery shopping expectations increasingly focus on their specific 'mission'. A customer out for daily groceries does not behave in the same way as a customer that is looking for food inspiration. Leading brands understand this and adapt their strategy to excel in delivering one or more of these missions.

Lidl, for example, is highly focused on delivering low-cost and therefore scores highly in our rankings for Value for Money. Albert Heijn and Jumbo are focused on Convenience through home delivery options, pick up points and new concepts such as 'meal boxes'.

Newer online brands – such as Picnic and Stockon – are also working to deliver on Convenience: Picnic offers customers free delivery, accurate track and trace services and great complaint resolution; Stockon's smart app and its ability to predict and then suggest shopping items means its customers can be 'never without'.

There are also an increasing number of brands that focus on delivering grocery inspiration, either through their product offerings, their locations or their brand vision. Jumbo, for example, delivers a food experience with their 'Food Markets'. EKO Plaza, on the other hand, recently opened up its first plastic-free pop-up store in Amsterdam.

What is clear from our survey is that Dutch consumers are looking for their grocery retail experience to be personalised.

Whether it is through data-driven promotions like Albert Heijn's 'Persoonlijke Bonus' or through mass customisation like MyMuesli (a Germany-based company that lets customers create their own unique Muesli and then delivers it to their door), customers are increasingly looking for tailored experiences from their grocery retail experience.



Sector highlight

Telecommunications



Like the utilities sector, the telecoms sector is a capital-intensive, legacy-infrastructure-laden industry. That means that the customer hasn't always come first. More recently, however, the industry has started to refocus on changing consumer demands and technological innovation.

It seems their work is paying off with customer experience now a key differentiator for telecoms brands in the Netherlands. Indeed, the industry scored above the national Customer Experience Excellence (CEE) average (7.20 versus 7.14) and Simyo, the winner in the telecoms sector, was ranked second amongst all Dutch brands across all industries.

These results are particularly impressive given the challenges facing the sector over the past few years. Data-based messaging and call services (such as Whatsapp, Skype and Facetime) have become increasingly popular amongst Dutch consumers. With the number of traditional calls and text messages declining year-over-year, the pressure on telecoms revenue models is mounting.

With the shift towards a data-based telecoms sector, connectivity and reliability are becoming increasingly important to consumers. With significant investments into bandwidth and coverage new business opportunities are exploited to address the change in customer needs. T-Mobile, for example, is in the process of acquiring Tele2 sparking a new round of competition between the incumbents (namely KPN, Vodafone and T-Mobile).

In part, customer's expectations for the telecoms industry is based on that same consumer desire for connectivity and reliability. Customers understand that technical problems might occur but – when they do – they expect their operator to communicate openly and provide an appropriate resolution. Not surprisingly, therefore, the telecoms leaders in this year's Netherlands CEE survey ranked highly on the Resolution pillar.

Simyo, for example, strives for a 'first-time-right' focus from their customer service staff, regardless of the duration of the interaction. Their customer-centric culture is well-illustrated by the cabinets of gifts they send to customers who have encountered a service issue. Simyo's success in our CEE survey demonstrates that great resolution is key to customer centricity.

While Resolution is vital to lowering customer churn, telecoms operators are trying a variety of approaches to not only retain customers but also attract new customers. For example, T-Mobile and KPN are offering discounts on family accounts. VodafoneZiggo and KPN are both increasing their focus on bundled packages (internet, mobile and television) through Ziggo All-in-1 and KPN Complete. These techniques allow telecoms operations to improve the quality of their customer relationship while simultaneously attracting new customers.

The changing regulatory climate for telecoms in the Netherlands has also impacted business models and created opportunities. The BKR credit rating regulation, for example, placed pressure on telecoms revenue streams as customer demand shifted to sim-only subscriptions. But, at the same time, this created the opportunity for telecoms companies to create more personalised leasing solutions for mobile phones that allowed customers to avoid credit rating processes. Both Simyo and Simpel offer a great app that allows sim-only customers to adjust their package wherever and whenever they want, scoring them points for convenience and personalisation.

Facing ongoing technological disruption, changing customer demands and growing margin pressures, many telecoms operators are now also hoping to differentiate themselves on personalised content. Vodafone, KPN and T-Mobile all offer packages for Spotify. KPN has integrated the World Soccer Championship into their marketing. Ziggo Sports leverages its sole rights in the Netherlands to broadcast Formula 1 to their advantage. Clearly, personalisation and flexibility based on customer needs is becoming an industry standard.

Increasingly, customer experience excellence requires organisations to leverage emerging technologies such as Internet of Things (IoT), cloud, robotics and cybersecurity tools.

In 2017, KPN set up KPN Ventures, technology labs and new business lines focused on IoT, cybersecurity, digital identity, smart cities and eHealth, suggesting that the leading players are looking beyond voice and text for future revenue growth and opportunity.

Telco operators will evolve into data operators

The reality is that the volume of data being consumed is continuously increasing, fuelled by evolving customer demands for streaming, online content and digital downloads (through apps such as Netflix, Spotify and YouTube). The rising level of mobile and on-demand accessibility is raising demand for data across all age groups. What is clear is that, in today's Dutch telecoms environment, consumers want connectivity and reliability - anyplace, anywhere, anytime.

As the number of connected products (such as smartphones, tablets, smartwatches and self-driving cars) increases, the need for standalone reliability of mobile data access becomes increasingly important. It is expected that the amount of data usage will grow by a factor of 10, which requires operators to quickly address their need for data-driven revenue models, possibly combined with additional services such as e-privacy and cybersecurity solutions.

One thing is for sure, technological innovation is going to keep changing the telecoms landscape, which means new business opportunities are on the horizon.



"At Simyo everything is organized digitally with a nice and easy to use website and App"

Respondent NL 2018 research

The Six Pillars: Simyo scores vs. industry average

Personalisation



+8%

Integrity



+7%

Expectation



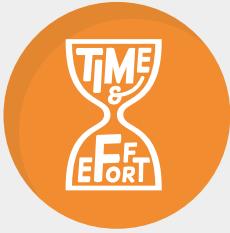
+10%

Resolution



+10%

Time and Effort



+8%

Empathy



+10%

Sector highlight

Up close: Simyo & KPN

While Simyo may be a relatively young brand in the Netherlands, it has gained a loyal following as the country's first 'online-only' telco provider. The organisation, owned by parent KPN, has a deep commitment to customer satisfaction – embodied by its motto of "You happy, We happy" – which has earned Simyo second place in our Customer Experience Excellence ranking.



"A few months ago I wanted to change my subscription at Simyo. I went to their website and it took me only five minutes to get this done!" Respondent NL 2018 research

"Customers have always been at the core of Simyo's value proposition. Our customer journey and order flow have been specifically designed to improve ease of use, speed and flexibility. And our focus on transparency allows our customers to be 'king' – enabling them to take full control of their experience – by, for example, letting them view their usage and tailor their monthly bundles depending on their specific needs through our MySimyo app.

We develop our software in-house at Simyo, which means we have been able to gain more control over development while also increasing speed and agility. And this has enabled Simyo to move fast and focus on the customer right from the start, free from the types of legacy challenges that hamper most other traditional players in the telco space.

At KPN we have also made significant investments to improve the customer experience. We have implemented a new omnichannel CRM system and strengthened our Data & Analytics (D&A) capabilities which, in turn, has allowed us to gain a much deeper understanding of our customers. And that means our call centre agents are now able to provide customers with highly-tailored recommendations to improve service, satisfaction and target relevant offers.

We have also made a number of organisational changes that have allowed our Group to become more customer centric. For example, we have physically placed our D&A colleagues next to our customer departments in order to encourage knowledge sharing and improve our responsiveness to customer feedback. We have also created a 'CX lab', where we work with small

groups of customers to uncover new insights that could lead to an improved experience and the rapid prototyping of new ideas and services.

At Simyo, as well as KPN, we believe that clear and transparent communication is key to driving customer excellence. If mistakes happen, our priority is to communicate frequently and transparently with customers to make things right. But, at the same time, we see communication as a valuable way to increase relevance. At Simyo, as an online-only brand, we recognise the importance that messaging and tone of voice plays in creating a personalised and unique experience. Our objective is to provide a 'High Touch' experience – supported by a 'High Tech' environment – to establish a personal connection with our customers.

I believe that Simyo's performance in this Customer Experience Excellence research and our high Net Promotor Scores demonstrate that telcos can achieve high levels of customer excellence and this has served as an inspiration for our other KPN brands in the market."

Frank van der Post, Chief Commercial Officer, KPN

Becoming truly customer centric

The economic argument for engaging and retaining customers is difficult to dispute. In fact, with technology bringing down barriers to entry in so many markets, customer retention is now integral to any firm's survival. But loyalty is not a given. Organisations must make the customer their key priority.

You don't create a truly excellent customer experience by implementing a technology or developing a capability. You do it by orienting your entire organisation around the customer. That's how you influence how your people think, how they operate and how they make decisions. And that's how you stamp out the root causes of inconsistency in experience design and delivery. Companies that have shown to be able to convert outstanding experiences into commercial returns managed to make this organisational shift. They are the ones that have achieved alignment behind a strong sense of shared customer purpose – the controlling idea that sets the vision and anchors the customer experience strategy.

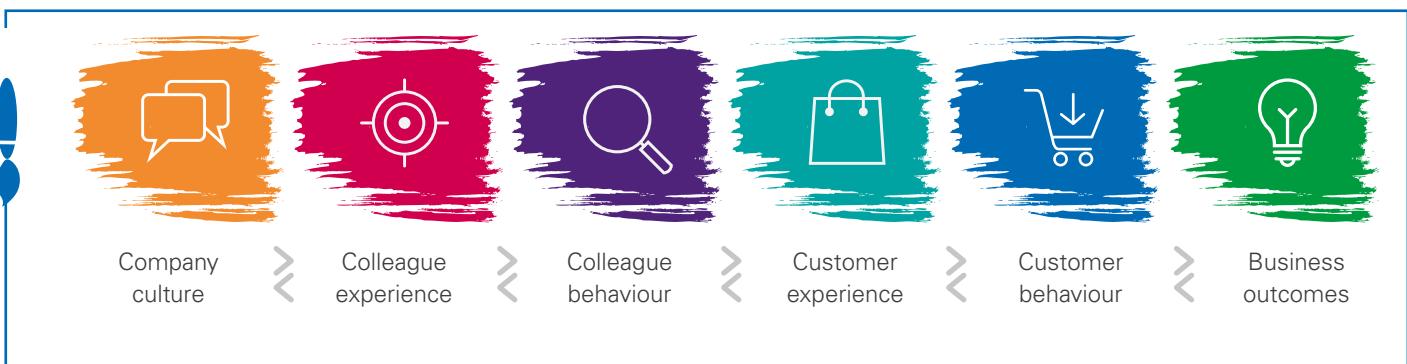
Companies with a clear customer orientation are coordinated, integrated and cohesive. They have a single plan; they enjoy strong stakeholder buy-in and support; they use technology, methods and tools across the enterprise to ensure consistent design; and they have a customer experience governance processes that prioritises competing demands against a clear roadmap and objectives. These are the companies that have managed to bridge the gap between great strategy and rigorous execution.

Creating the right environment

Re-orientating the company around the customer is a complex process and must be carefully planned and managed to achieve real and lasting change. We often suggest that organisations start by examining the link between the customer experience and the employee experience – the 'spine' of the organisation. The reality is that your employees are the link to the customer; you need to look at them before you can really look at the customer experience.

The first question to ask yourself is whether you have the right organisational culture to support a customer-centric orientation. Culture is the invisible hand that shapes organisational behaviour; it has the power to accelerate or subvert efforts to drive real change. For a customer-centric model to be highly effective, organisations need to create a culture in which employees are motivated to please the customer. Understanding whether your culture supports or inhibits your strategic customer-related goals will require deep self-analysis and a willingness to ask hard questions about the way your business functions.

You may also want to consider whether decision-makers have visibility into what customers really think about their brand.



In many companies, communication tends to flow top-down which means that lower-level employees – who often know most about the customers' needs – are unable to share their insights with those that shape the strategy of the organisation. Opening up these lines of communication and encouraging employees to share their insights is an important step towards creating a more accountable, customer-focused organisation.

Executives also need to ask themselves whether their internal procedures and controls are enabling or shackling employees' efforts to serve the customer. At KPN customer service agents are encouraged to provide customers with the best possible service. For example, rather than being incentivised to 'close out' service calls as quickly as possible, KPN's agents are empowered to offer extra services. Agents are given a range of service options and product offers to choose from – all tailored to that specific customer – and it is up to them to decide which options suit the customer's needs at that particular time.

Breaking down the silos

If you want to create a culture where every part of the organisation is working together to do what is best for the customer, you need to think differently about the way you organise your business. You need to break away from the traditional thinking of siloed functions – finance, marketing, IT, sales, etcetera – and start thinking about cohesive business units, all working together to achieve a common goal: pleasing the customer.

The problem is that, more often than not, middle management (the real link between strategy and execution) tends to be too focused on achieving their own departmental goals – achieving their sales targets, for example – rather than working towards common goals related to the customer. Instead, organisations should be working to ensure their employees and middle management have direct line of sight to the customer and a clear understanding of how their work impacts customer value.

In a truly aligned organisation, there is no distinction between brand values and internal values.

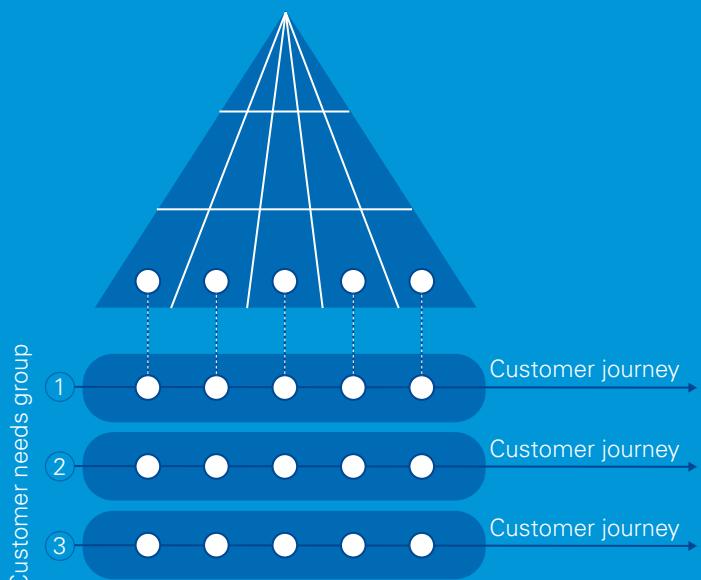
The culture is the brand and the brand is the culture. The culture drives employee behaviour and shapes the customer experience.

And that means incentivising them to achieve metrics that focus on the long-term relationship with the customer (such as customer lifetime value or repeat customer revenues) not the short-term demands of the business.

To be fair, awareness is growing amongst decision-makers that their existing functional organisational structure is a major barrier to their delivery of exceptional customer experiences which, by their nature, require dynamic cross-functional collaboration. Yet most are still struggling to reorient their organisation in a way that encourages and facilitates integrated thinking about the customer and their needs. The vast majority of organisations are still hierarchies – in some cases flattened hierarchies – but hierarchies nonetheless. And hierarchies are the antithesis of exceptional customer journeys.

For most organisations, this will be the long-term challenge: transitioning their organisation towards a more customer-centric operating model that is structured around ‘customer needs groups’ and where employees feel empowered to do what is right for the customer while improving business results in the process.

USAA, a company that breathes customer centricity, has developed a new model that allows the organisation to move from a hierarchy structure to a ‘customer needs groups’ structure.



- Employees are moved from hierarchy to customer needs groups.
- Customer needs are provided cross-functional management across the customer journeys.
- Each employee builds knowledge and experience of customer needs and relevant solutions.
- The structure promotes empathy and rapport.
- And drives first time resolution.

Transavia has also reoriented their structure to improve their focus on the Dutch customer. The organisation has shifted from the classical hierarchical organisational structure to one founded on four main ‘bases’, one of which is ‘Passenger Experience’. The base is managed by a multidisciplinary team that is responsible for everything related to what they call the ‘passenger experience’.

Sector highlight

Travel & Hotels

One thing is very clear: when it comes to travel and hotel brands, Dutch consumers prefer home-grown brands. They also seem to reward organizations that invest into new technologies that improve the customer experience. The winners, however, are those that add the right level of personalisation.

Hotels

The hotel sector has experienced a period of massive change and disruption over the past few years. While many of the chains are starting to come to terms with the impact of the 'shared accommodation' model, they still need to deal with a range of other disruptive forces: new technologies, changing consumer preferences, shifting travel patterns and new competitors, to name just a few.

Part of the challenge is that expectations are shifting. In the past, hotels were able to compete on a handful of fairly simple elements – location, price and luxury used to be the key ingredients of customer satisfaction. Today, however, customers also want their hotels and hosts to offer innovative apps, energy conservation and detailed choices on things like the softness of the pillow.

This shift in customer preferences has opened the door for a number of new hospitality concepts to emerge. For example, Airbnb aims to provide its users with the "being at home, abroad"-feeling, whereas CitizenM hotels focuses on balancing consumers' desire for luxury accommodations against their need for affordable prices.



Brand	NL 2018 CEE Rank
Van der Valk Hotels	5
KLM	8
ANWB	10
TUI	25
Center Parcs	39
Booking.com	52
Transavia	53
Schiphol Amsterdam Airport	74
Roompot	79
Sunweb	89

The company achieves this by focusing on a few key differentiators, such as big comfortable beds, while deliberately economising on elements that are less important to their target customers, such as room size.

Another newcomer in the Dutch hotel sector, CityHub, combines many of the co-habitation attributes of a hostel (like large communal bathrooms) with some of the comforts of a hotel (like private sleeping accommodation) and has replaced all human interaction with a mobile app.

While these developments certainly ramp up pressure on the industry to provide customers with a unique experience, it also offers great opportunities for brands to develop new concepts and create a resonating brand story. In a market where the consumer is always just one click away from a hundred alternatives, this type of continuous improvement is vital for survival.

Just like any other industry, the hotel sector is seeing massive opportunities to improve convenience and streamline the customer journey through the introduction of new technologies. Digital keys, for example, allow guests to unlock their room using their smartphone, which not only reduces check-in time, it also virtually eliminates the problem of lost or unreliable keys.

Van der Valk, the top ranked travel and hotel company in our Customer Experience Excellence research offers an excellent example of how an established brand can combine history with technology to improve – even exceed – customer expectations. The company has more than 80 years of experience and is well known amongst the Dutch for its good, friendly and service-oriented staff. But they also recognise that they must continuously innovate and are therefore putting significant investment into new ideas and technologies such as digital key and reception-less hotels.

Travel

Airlines nowadays have many ways to attract paying customers. For some, the key is in offering an easy, no-hidden-costs, luxury travel experience. For others, the value is simply created by getting the customer from point A to point B safely and with their luggage intact. No matter what side of the spectrum you play in, competition is fierce and margins are coming under pressure.

A good example of an airline that aims to offer an experience that meets all the needs of the customer is KLM, Royal Dutch Airlines. The company focuses on delivering high-class service, not only in the air but right along the customer journey and across all of their channels. Customers of KLM – who tend to see the airline as an exemplar of ‘Dutch glory’ – give the company particularly high marks for Integrity.

Airlines are also rapidly adopting technologies aimed at improving the customer experience, removing friction in the customer journey and improving margins. Chatbots, for example, are increasingly being used in the airline industry to manage the vast majority of customer inquiries – whether they are about flight schedules, luggage check-in or security policies. And this is helping reduce costs and speed up customer inquiry resolution.

Keep an eye on customer trends and demands. But don’t lose sight of your competition. And, in this case, it’s rail operators that are starting to pose the greatest competitive threat, particularly to regional airlines. Rail customers value the no-fuss boarding process, generous baggage allowances and extra legroom that trains offer. As new, faster trains and connections are introduced, rail will increasingly compete for the same customers as airlines.

Take it to the next level

In today’s busy and customer-oriented marketplace, travellers are looking for seamless experiences with excellent service tailored to their specific needs and desires. Thankfully, the technology and capabilities exist to allow hotels, airlines, rail operators and others to streamline their customer journeys and deliver the personalised experiences that customers now expect from the hospitality sector. Those that achieve this will be setting themselves a strong foundation for the future.

Sector highlight

Up close: Van der Valk Hotels

The Six Pillars: scores vs.
industry average

Personalisation



+7%

Integrity



+8%

Expectation



+11%

Resolution



+9%

Time and Effort



+9%

Empathy



+9%

More than 150 years of experience, 100+ locations worldwide and a famous toucan logo; everyone in the Netherlands knows the Van der Valk hospitality chain.

While the chain has remained true to its roots of providing 'hotels designed for families', much has changed over the last decade. The notorious apple sauce with a cherry on top has been replaced by a full culinary experience; guests enjoy access to new services and amenities such as in-house wellness centres, cinemas and casinos; and reservations and room bookings are now digitally enabled.

Van der Valk's unique combination of family tradition and new offerings is paying off. According to our survey, Dutch customers think it's the best hotel company in the Netherlands for Customer Experience Excellence.

A family run business

"At Van der Valk, our roots are incredibly important. As a family-run business, we are able to focus on doing what is best for our customers and our owners over the long-term rather than prioritising short-term returns and reacting to shareholder demands.

For customers, that means we are able to invest our profits back into creating a unique experience. It also allows us to do what is right for our local communities rather than our corporate bottom line; our hotels and our customers prefer when we work with local businesses (particularly for things like breads and pastries) rather than ordering from one big supplier. And that means we are able to create a very valuable experience at each of our hotels.

The Customer Experience

Our ultimate goal is to make sure that every guest leaves the hotel with a smile on their face. And this means we must always be striving to exceed their expectations. That is why we have focused our investments into improving the customer experience from all angles.

Our rooms, for example, are designed to be large and well-equipped for families, which translates into great value for money and high satisfaction. The materials we use are always of the highest quality; Van der Valk has the best beds in town! Also, our facilities are always well maintained and managed. We would prefer to equip our chefs with the best kitchens possible knowing that these investments have a direct impact on the quality of food served to our guests.

The transformation journey

At the same time, we also invest heavily into new innovations and ideas that help improve the customer experience and transform the business. For example, it's entirely possible that the traditional hotel reception function will become obsolete within the next three to five years, so we are investing into a number of new innovations that will enable us to embrace this future without diluting the customer experience: online check-in and check-out platforms, mobile keys, online ID verifications and upfront guest preference registrations are just some of the ideas now being tested and adopted within our chain.

Our unique structure also means that we think very carefully about how new technologies and ideas change the customer experience. Since every Van der Valk hotel is a separate business, we spend a lot of time pitching the ideas to the hotel owners and demonstrating value through pilot projects. Once we are able to show a positive impact for the hotel and its customers, word spreads quickly throughout the chain and the best ideas get widely implemented. Before we could adopt mobile keys, we first needed to convince the family of the technology's safety; we even held a hackathon to prove its security and reliability.

David versus Goliath

While Van der Valk may be a big hotel chain in the Netherlands, we are actually a rather small player in terms of the number of bookings and marketing budgets, especially when compared to online booking agencies. Frankly, if you are just randomly looking for hotels online, chances are you won't even find us.

Since we know we're not going to win in the online marketplace, we put our focus into delighting the customers where the online platforms can't: in our hotels and on our own channels.

For example, we reward people that book their rooms with us directly by giving them part of the fee that we would have paid to a booking agency. We surprise direct bookers with a welcome drink when they arrive to make them feel at home. If a customer finds a lower rate through another site due to a technical deficiency, we match the price and pay them back the difference. And we give them access to services they personally value such as room pre-selection, easy online check-in, mobile keys and fast check-out on your own device at breakfast. Our goal is to be excellent in areas where booking agencies cannot compete.

We use our loyalty program to not only recognise our repeat customers, but also to engage them in their daily lives. If a guest provides us with their address and date of birth, for example, we send them a birthday present. We are very transparent about the data we collect and we always try to ensure that guests reap benefits from sharing their data. Our approach has allowed us to use our client data to build a more loyal customer base while also being very transparent about the reasons for collecting this data.

I believe that all our efforts are paying off. In fact, I think we have one of the most loyal customer bases in the country. Consider this: we just opened a new hotel in Apeldoorn in March. But when we started taking bookings in late January, there were still no pictures of the property, so no one had seen it yet. It didn't matter; we sent one email out to our loyal customers and the hotel was immediately booked up for the first two months. Clearly, our customers trust us."

**Gerard Schomaker, General Manager Online Department,
Van der Valk Exclusief hotels & restaurants www.valk.com**



"I am a huge fan of Van der Valk! Their value for money is really good. The rooms are clean and big and they have great beds. The breakfast is very big, they have everything. The staff is really friendly and helpful." **Respondent NL**

2018 research

Sector highlight

Utilities

As utility companies transition from commodity suppliers into energy service providers, customer experience is becoming increasingly important.

Recognising the challenges achieving growth as a commodity player, utility companies are transforming themselves to become 'energy service providers'. This change is evident. It is in the increasing revenues that companies are achieving through smart home services, insulation and renewable energy maintenance services. It's in the distribution and adoption of smart thermostats and meters by companies such as Eneco, Essent and the Nederlandse Energie Maatschappij. It's in the positive interactions that customers now have on a daily basis with their energy companies and the resulting increase in NPS and reduction in customer churn that those interactions create.

This increased focus on customer experience has encouraged utility companies to invest more heavily into areas such as customer analytics. Dutch utility companies are increasingly measuring customer experience at various touchpoints and across various channels. And, in doing so, they are gaining a better understanding of their customers and identifying key pain points that could be solved to improve the customer experience.

At the same time, it seems that customer journey thinking has started to make its way into the utility sector. The leading utility companies in the Netherlands are redesigning key segments of the journey – the acquisition process, the relocation process, and the payment process, for example – and are finding ways to improve the customer experience, as well as key metrics such as NPS, customer effort, conversion and churn.

The problem is that these journey segments are often being designed by different departments in silos and customer centricity is not fully embedded throughout the organisation. As a result, these efforts often fail to deliver the type of end-to-end experience improvements that were expected.



"I deliberately chose Greenchoice because of their well-priced green energy, and their great support in helping me to choose the most suitable solar panels. In the process I spoke to several staff members and they really deserve a compliment. Recently I've extended our contract for another year and whenever the subject comes up I recommend Greenchoice as a excellent energy supplier." **Respondent NL 2018 research**

The challenge for utility companies, therefore, is to take an end-to-end approach to customer experience and then to align the front office with the middle and back office in a way that executes the customer strategy effectively.

One company that has made great progress in this regard is Greenchoice, our top ranked utility company for Customer Experience Excellence in the Netherlands. Dutch consumers awarded Greenchoice the highest scores across all of The Six Pillars and ranked them particularly highly for Time and Effort and for Expectations. Customers said they were amazed by Greenchoice's customer service and the ease and speed of their interactions with the company.

While Greenchoice's scores demonstrate that utility companies are certainly making great strides in the Netherlands, utility decision-makers must also be keenly aware of the competition. As energy service providers, they are now competing with the likes of Tesla (Tesla Energy), Google (Google Nest) and EasyGroup (Easy Energy); companies that live and breathe customer centricity. Winning that battle will require existing players to create exceptional customer experiences and lifelong customers now.

Six Pillar implementation

The best customer experiences are those shaped around a unique idea. The more powerful and energising the idea, the better it infuses and energises everything around it. This ‘controlling idea’ forms a brand’s vision and captures its overarching customer experience strategy.

Brand	Controlling Experience Idea
Airbnb	Help creating a world where you can belong anywhere
Ben & Jerry's	Joy for the belly and soul
Coolblue	Everything for a smile
Lush	Making customers feel good about themselves and the world around them
Pinterest	Help people discover things they love and inspire them to go do those things in real life
Tony's Chocolonely	Together we make 100% slave free the norm in chocolate
Uber	Transportation as reliable as running water, everywhere for everyone

Take, for example, Lush – the winner of this year’s Customer Experience Excellence Netherlands 2018 ranking. Its controlling idea is to help its customers feel better about themselves and the world around them. The fact that the company sells soap does not distract its employees from focusing on creating strong relationships with their customers. Great ‘controlling ideas’ build emotional connections between organisations, employees and customers.

At winning organisations, employees constantly ask themselves how they can help deliver on the controlling idea. And this, in turn, encourages cohesion and integration around a common vision. A controlling idea is more than just a brand; it is about creating a shared mindset for the entire organisation, not just sales and marketing. A controlling idea influences how everyone in the organisation thinks, what they value and how they make moral decisions. Simply put, it’s the guiding compass of the organisation.

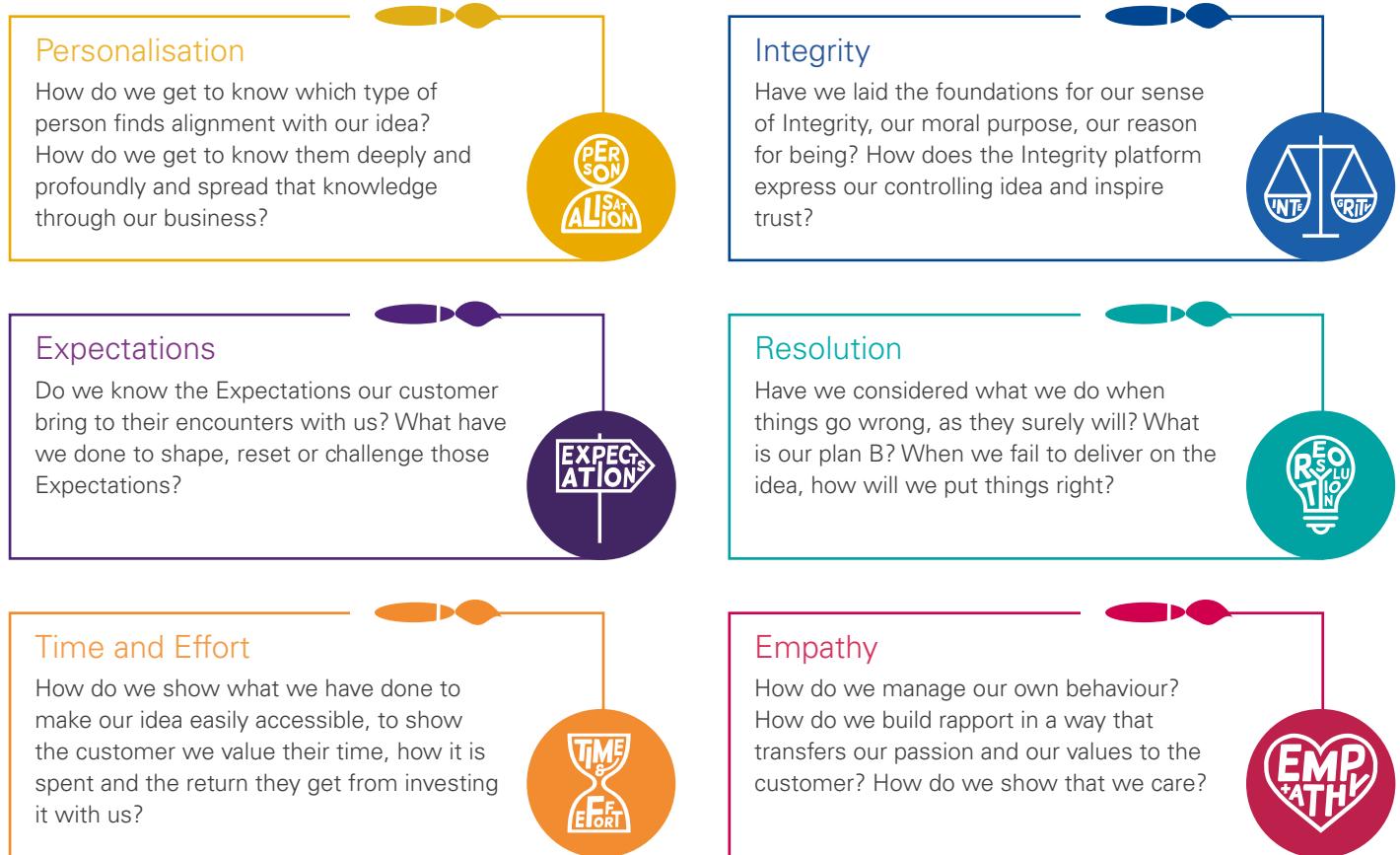
When supported by the proper internal values, brand values, brand personalities and brand attributes, the controlling idea can even be improved or stretched, particularly when the organisation is working collaboratively and cohesively. Decision-makers should always be asking themselves whether their controlling idea supports how they think of and perceive the customer.

The Six Pillars of Customer Experience Excellence provide a clear compass for those organisations struggling to make their overarching controlling idea more tangible. Indeed, when the controlling idea is combined with The Six Pillars it becomes the beating heart of customer centricity and enables the development of an effective system of performance measurement and customer impact (take a look at the checklist on page 44 for a list of questions you may want to ask yourself).

While the controlling idea may be implicit, it also needs to be vivid and practical in order to ensure that the organisation's mindset is fully attuned to the customer and that the organisation remains relevant and important in the customer's life. To achieve this, decision-makers might want to ask themselves three questions:

1. What is our controlling idea and what experience do we want to deliver?
2. How does our controlling idea translate across each of The Six Pillars and where do I start?
3. Where are the opportunities to embed The Six Pillars into the organisational structure, the customer journey and the overall customer experience?

Controlling idea



When we talk with senior executives, we are often asked which pillar should be prioritised to achieve the best results. Our answer is always the same: the greatest organisations are those that recognise that the pillars are intertwined and – to get one 'right' – you need to get them all right.

That being said, Dutch consumers demonstrate a strong affinity towards organisations that are able to deliver highly personalised experiences while demonstrating strong levels of integrity; getting these two pillars right will be particularly important to organisations striving to improve advocacy and loyalty within consumers in the Netherlands.



Integrity

- We focus on creating a great first impression to establish trust from the outset
- We have identified key trust-building moments and ensure we deliver on them
- As a company we stand for something more than profit for shareholders
- Our people are wholly competent at what they do
- Our people are likeable and engaging
- We always keep our promises and do what we say we will do



Resolution

- Our people take clear ownership of an issue and see it through
- We provide accurate and consistent answers at point of contact
- We resolve issues at first point of contact
- We practice heroic recovery and react immediately to customer issues
- We provide accurate timescales for problem resolution
- We equip customers to resolve problems themselves if they prefer to



Expectations

- We know the set of expectations that customers bring to interactions with us
- We use this knowledge to accurately set and manage customer expectations
- We understand where in the customer journey we need to be accurate in delivering on expectations
- We are careful when we set expectations, even in small ways





Time and Effort

- We are clear on the return on time we provide to our customer for every interaction
- We make the customer's time investment pleasurable
- We inform the customer as to the time investment they need to make to achieve their objective
- We are clear on next steps and what may go wrong
- We systematically remove unnecessary steps in the process



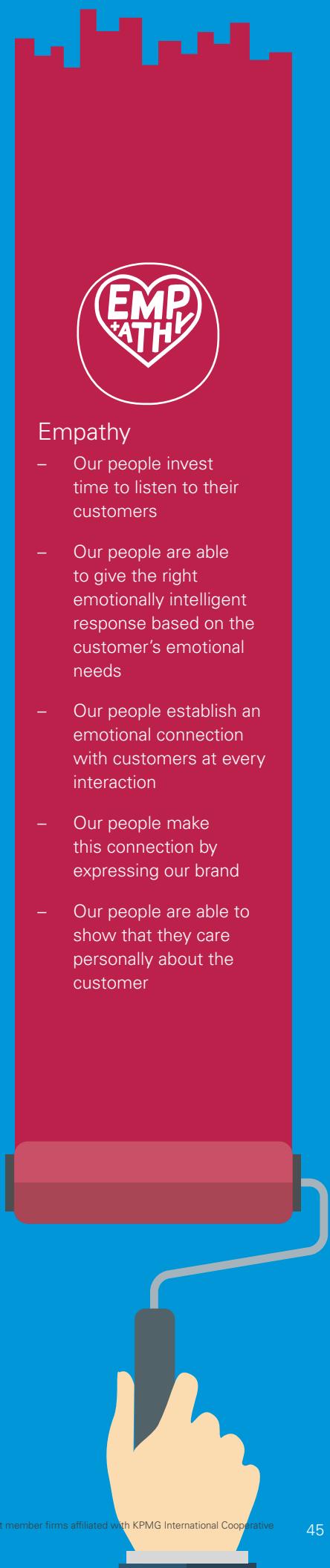
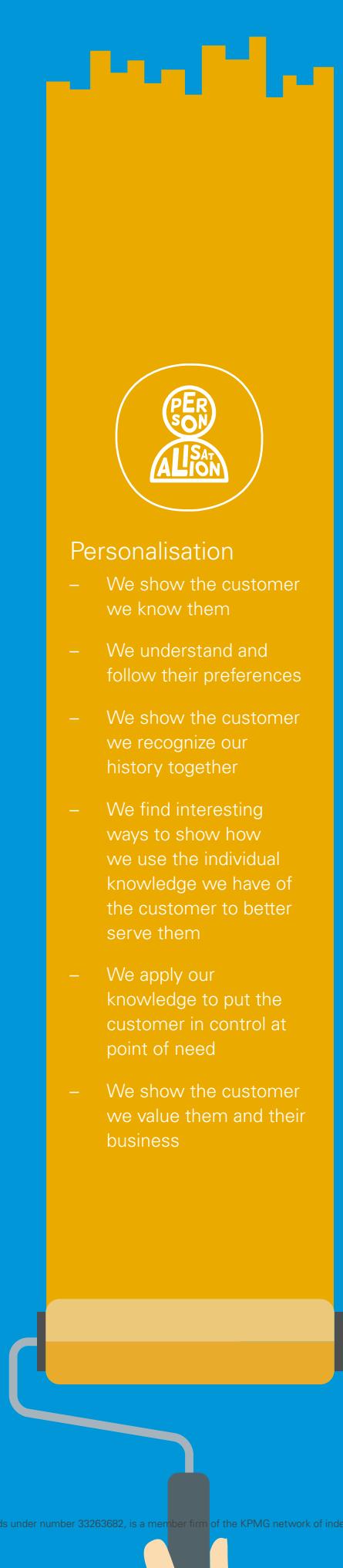
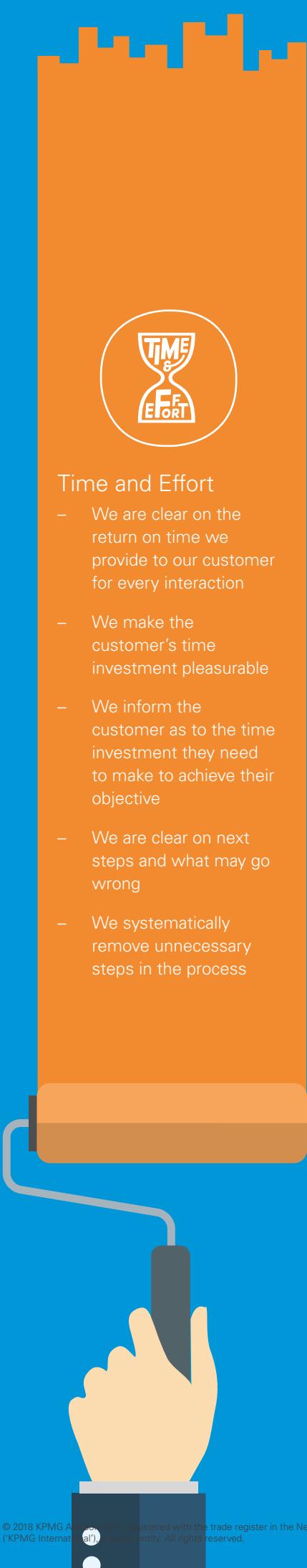
Personalisation

- We show the customer we know them
- We understand and follow their preferences
- We show the customer we recognize our history together
- We find interesting ways to show how we use the individual knowledge we have of the customer to better serve them
- We apply our knowledge to put the customer in control at point of need
- We show the customer we value them and their business



Empathy

- Our people invest time to listen to their customers
- Our people are able to give the right emotionally intelligent response based on the customer's emotional needs
- Our people establish an emotional connection with customers at every interaction
- Our people make this connection by expressing our brand
- Our people are able to show that they care personally about the customer



Research methodology

Global Customer Experience Excellence research

The brands included in this research are based on guidelines from *Customer Experience Excellence Centre*, conducting Customer Experience Excellence (CEE) research annually since 2010 across UK and US markets and more recently expanding this across the globe including the Netherlands. In that time, over 170,000 consumers across 17 countries have shared their experience with c. 2,300 brands – providing more than 2 million individual evaluations to support our expertise in customer experience best practice.

For this report we analysed brands across ten sectors. As we evaluate a consumer's service-based experience, rather than the experience of a product alone, these ten sectors are therefore specifically B2C service industries and exclude for example consumer goods. A total of 209 brands, operating in the Dutch market, were included in this research.



Non-grocery retail



Financial services



Travel and hotels



Entertainment and leisure



Telecoms



Restaurants and fast food



Public sector



Utilities



Logistics



Grocery retail

Questionnaire and sample

An online survey was conducted by a third party panel in Q4 2017. The research sample consisted of 5,004 Dutch consumers, representative in terms of age and gender. 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 six months. An interaction is defined as making a purchase, using the company's products and services, contacting a company with a query, or even browsing their website. Therefore results are not only based on existing customers of the brands, but anyone who has recently interacted with a brand.

Based on these 5,004 respondents and a total of 54,050 brand evaluations a CEE score is calculated. In order to be included in the final ranking, each brand must have achieved a minimum of 100 consumer respondents. 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 two commercial outcomes measured in the analysis: advocacy and loyalty.



5,004
Customers



54,050
brand evaluations



209
brands

Further resources

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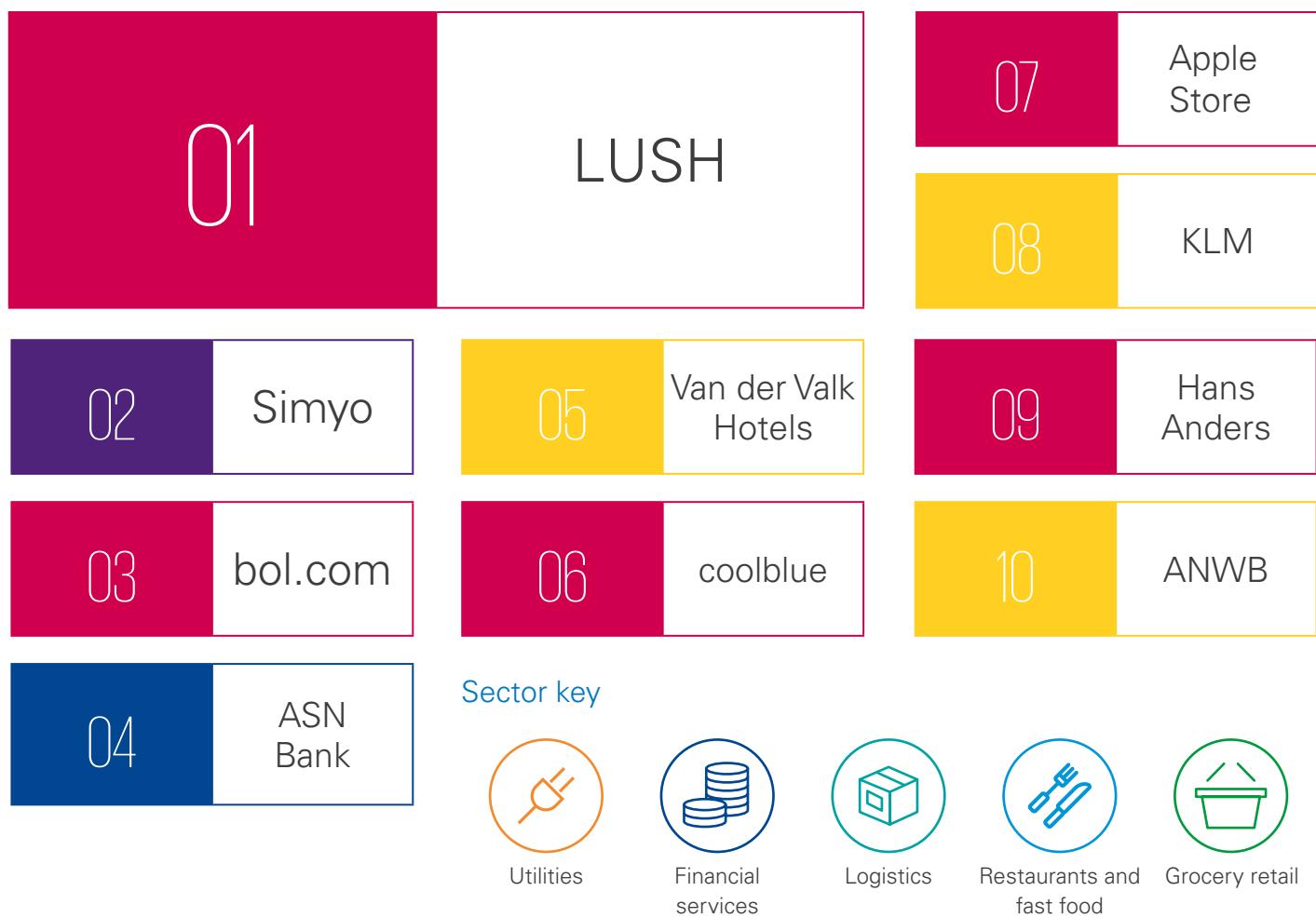
Customer Centre of Excellence,
KPMG Nunwood, Marketing &
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Design:

Cathie Hart



2018 NL Top 100 Customer Experience Excellence champions



11	Eyewish
12	Univé
13	Greetz
14	PayPal
15	Centraal Beheer
16	KPN
17	Specsavers
18	Greenchoice
19	Rituals
20	Wehkamp
21	Pearle Opticiens
22	Albert Heijn
23	Zalando
24	Netflix
25	TUI
26	IKEA
27	CZ
28	Expert
29	Lidl
30	Pathé
31	Hornbach
32	Hallmark
33	Utopolis (Kinépolis)
34	EKOPLAZA
35	Mitra
36	Etos
37	Douglas
38	Drogisterij.net

39	Center Parcs
40	Menzis
41	Gall & Gall
42	de Bijenkorf
43	Bagels & Beans
44	Plus
45	VUE Cinemas
46	DA
47	Julia's
48	Simpel
49	Kruidvat
50	ICI Paris XL
51	Jan Linders
52	Booking.com
53	Transavia
54	Starbucks
55	Jumbo
56	C&A
57	ING
58	Rabobank
59	SNS Bank
60	OMODA
61	Ben
62	HEMA
63	Praxis
64	Prenatal
65	T-Mobile
66	fonq

67	YouTube
68	Thuisbezorgd.nl
69	Karwei
70	FBTO
71	MediaMarkt
72	BCC
73	Telfort
74	Schiphol Amsterdam Airport
75	Action
76	Gamma
77	McDonald's
78	Ticketmaster
79	Roompot
80	Intertoys
81	Subway
82	Vomar
83	Leen Bakker
84	Blokker
85	Vapiano
86	Zilveren Kruis
87	ABN Amro
88	Domino's Pizza
89	Sunweb
90	Flying Tiger
91	Essent
92	La Cubanita
93	Aldi
94	La Place
95	Bart Smit
96	Nelson
97	New York Pizza
98	Vodafone
99	KFC
100	Coop



Travel and
hotels



Entertainment
and leisure



Non-grocery
retail



Public sector



Telecoms

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