



KPMG Customer First Podcast Transcript

Customer Obsession

Welcome to the Customer First podcast hosted today by me, Urvashi Roe.

I'm part of the KPMG International Global Customer Centre of Excellence, which focuses on helping our clients drive profitable growth by putting their customers at the heart of their business.

Today we're going to be talking about customer obsession. This is the theme of KPMG's latest report – it talks about winning the battle for an ever-evolving customer, about using insights effectively, and how all layers of an organization need to be obsessed with the customer.

I'm delighted to be joined today by Julio Hernandez, who's KPMG's Global Lead for the Customer Centre of Excellence; David Conway, who's one of the authors of the latest report, and Edgar Molenaars, who's our customer lead for KPMG in the Netherlands.

Welcome to you all.

Edgar, I'll come to you first, you've worked with many brands in your career. Looking first at some of the themes that David's outlined in the report, purpose seems to be growing as a focus for organizations – tell me about your view.

(Edgar) There's definitely a growing focus. I think throughout all countries, all markets, all categories. Makes sense. Consumers tend to choose brands because of purpose and the role that brands play in their lives and in society as a whole. So, there's logic behind the increasing attention for it.

David, would you add anything to this?

(David) Well, I think purpose has become central to organizations' efforts to create great experiences for their customers. And one of the things about purpose is that historically, the sort of things that purpose addresses were the preserve of the CSR department. It was a department that got people to do good works in their community. And actually, they've moved that now more central because it's the purpose of the organization and how it's discharged through the experience that both inspires employees and connects with customers.

And so we see that when we look at the report, we have 20 companies that have done exceptionally well. They're in our Hall of Fame¹. And all of those companies have a very strong sense of purpose. So, as Edgar says, as for some of those organisations, they're very focused on a particular customer group, on others it's a social environmental view they have. But I think the new consumer, the consumers that are emerging and the biggest for Millennials and Generation Z, are looking for organizations that do more for the world than just make money for shareholders. And organizations that are able to demonstrably show that they do that and bring that alive through their experiences are those that we see doing exceptionally well in our surveys across the world.

If I may Urvashi, I would just like to pick out two companies how I think epitomise how purpose plays out through their experiences. So, the first is Lush² that does particularly well in the UK and also does well in the US and on the continent. It's an organization that has a very strong sense of social purpose and social justice. Now what it stands for, isn't always to everyone's taste. But as an organization, you know exactly what you're dealing with. And the employees are inspired by the purpose of Lush, and customers are, as Julio says, attracted to it, because actually that purpose defines the values of the organization and the customers that deal with that organization, share that business' values. And as a consequence, there's a stronger sense of rapport and participation amongst those customers.

And the second is Singapore Airlines³, which came first in three of the countries that we conducted the research. They described their purpose as, 'enhancing the lives of everyone we touch', and that plays out through the way in which they talk to their employees internally, but also how they deal with their customers in both difficult situations when there are issues and disruption, but also when they're actually dealing with the nice parts of life in the cabin. So, it's a fantastic thing for guiding behaviour in an organization for both of those businesses.

Edgar you've talked about examples before, a new chocolate brand that came out. Can you tell us a little bit more about that?

(Edgar) The really interesting story behind Tony's is that that the purpose itself is the actual starting point of the brand as a whole. It was founded by a journalist, he made a program in the Netherlands. He's attacking huge food brands because of bad behavior that they express. And he was worried about the slavery which still exists in in the chocolate category. And that was the starting point of Tony's Chocoloney, which is called Teun van de Keuken, which doesn't sound that well on the international level, so he changed his name to Tony's Chocoloney. And his simple objective, or purposes is make chocolate or the chocolate category, slavery free. And in addition to that, he has a fantastic story behind it, which is a genuine story, but also to your earlier point about the taste of chocolate – it's got some interesting flavors as well.

1. Global Customer Experience Excellence Report, KPMG International, 2018, 2019

2. Customer Experience Excellence Report, KPMG in the UK, 2018, 2019

3. Customer Experience Excellence Report, KPMG in the UK, 2019

[Tony's Chocoloney story in The Independent May 2019](#)



So it's not just the purpose, but also the chocolate itself and the marketing behind it. But it's a real purpose. It's his purpose. And he lives the purpose. He actually succeeded in making sure, to David's point, that the purpose itself lives throughout the organization. So everyone within Tony's started at Tony's because of the purpose.

(Urvashi) That's really interesting, actually, because that's a startup with an employee base of one, and you talked about bringing it through the organization using employees to live and breathe that purpose. How do you do that if you're an established organization?

(David) So it's really hard I think, to get people to think in a different way. So the way that we see organizations coming to terms with this, is actually do a deep dive into what they think they stand for as a business, what was it that originally caused them to be created? Once organizations start to do that, then it's the mission of the executive team to put their people in touch with that purpose. And indeed, an organization that does really well in our survey, which is USAA⁴, the former CEO described the role of the CEO expressly as being to put people in the organization in touch with the purpose of the organization. So it is possible, we've seen organizations do it, but you have to find out what was that original starting point? What was the point of ignition that created this business?

David, in the report you discuss how companies need to take a look at the product services and propositions that they have in the marketplace in view of the fact that as customers we're changing, and how critical that speed to marketplace has become. Can you talk about that a little bit more and how organizations are adapting?

What we're seeing is that time is becoming a competitive weapon. And we have organizations in the UK like Ocado⁵ that do well in the UK survey, like AO⁶. We also have Zalando⁷, which is an organization from Germany and the Netherlands and are now spreading across Europe. And clearly we have Amazon in the US⁸. Now these are organizations for whom time is critically important. Zara⁹ is another organization – fast fashion, bringing clothes to market – catwalk to store – in two weeks is what they aim to do. They have to design a supply chain that is capable of sustaining that speed. You also need to then harness an ecosystem of suppliers that ensure that they're able to deliver into that supply chain in the way in which it meets your time to market as operations. So time, speed, personalization and convenience are the things I think that a differentiator in the way that organizations are moving to.

And we're now moving to a world of organizations that are platform specific. These are organizations that are carving out a niche in a particular range of a purchases, purchasing spectrum, and dominating that and are bringing those products to market really quickly in a very personalized way. And that for us really is the secret of success in future, is being able to connect all the different components of your supply chain in a way in which they all work collectively together. So the whole is greater than the sum of the parts.

(Urvashi) I wanted to just touch on the alliances and partners point that you made earlier. Julio, you work with a lot of clients who have some these challenges. What do we say to clients to help them understand how to go about doing this?

(Julio) As a company I make a promise to the consumer, I make a promise to the customer – I want to deliver an experience that is relevant to them. So I have to spend a lot of time picking the right partners to do business with, being really clear around the operational level agreements, the service level agreements, making sure everyone's clear on their role of actually delivering the customer experience. So essentially, I orchestrate the customer experience, but not just within my four walls, but outside my organization. So that means I have to select the right partners, I have to communicate with them, I have to give them the right experience as well and have to make sure it works. Otherwise, at the end of the day, I drop the eggs, I break them, and that's not good, the customer's not experiencing excellence, and the consumer says, 'Oh I don't like that company', not because of the partner, but because of the whole chain.

(Urvashi) Edgar, what would you add to that from a branding perspective?

(Edgar) So speed itself has become incredibly important in all sectors. The question is, is it because consumers expect speed? Or is it because of the lack of differentiation on other levels? The differences between brands aren't that big anymore, and the alternatives are huge, and it's just one fingertip, away. That becomes really important. And the same applies to mistakes that we made within the supply chain. It's the same reason that you easily switch to another.

(Julio) There's a couple of dimensions to it, though. One is being responsive, right? So, if you think about Zara and others, they're being responsive to the market, and what the customer wants. So they need to be able to act quickly. There's also the dimension of just agility, how fast can I actually pivot? Right? So you could be doing it really fast, but if it's the same thing over and over and over, you're not necessarily being responsive. So there are different elements to it. And I think the point Edgar makes is absolutely correct, which is, it's not for the sake of speed, it's for the sake of responding to some stimuli that you want to take advantage of. And you absolutely are competing against a competitive set. So you need to be better than the competition and understand that, but you don't have to be 10 light years ahead of them. You just have to be faster than they are across the finish line.

(Urvashi) Data plays a huge part in that, doesn't it, David, in terms of the type of data that organizations are now able to harness. Can you talk a little bit about that?

4. Customer Experience Excellence Report, KPMG International, 2018, 2019
5. Customer Experience Excellence Report, KPMG in the UK, 2018, 2019
6. Customer Experience Excellence Report, KPMG in the UK, 2018, 2019
7. Customer Experience Excellence Report, KPMG International, 2019
8. Customer Experience Excellence Report, KPMG in the US, 2018, 2019
9. Customer Experience Excellence Report, KPMG in the UK, 2019

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(David) Sure. So yeah, as you say, data is critical. In the UK, Marks and Spencers¹⁰, well known retailer, brought in a new chief executive. His very first task was to appoint over 1,000 analysts to look at all dimensions of the business and to analyse exactly how that business operated and what could be done to make it move faster, smarter, and improve the overall cost and return quality of the of the organization. So data itself is now surfacing as being very critical in the way that you manage your business. But also very important is predictive capability. So we're seeing organizations more and more now investing in trying to understand when their customers are likely to move into a purchase cycle, or indeed require information or knowledge. So predictive analytics that allow you to understand when a customer is most receptive to your messaging, or indeed is most requiring of your assistance and help is becoming another differentiating factor.

So again, you know, the USAA¹¹ example is interesting here. They reckon that up to about two years ago, if a customer went into a life event, then they would find out about it at some stage afterward. So life events drive our need for financial services, USAA is a bank. Now with about 80 to 90% accuracy, they believe they can predict when a customer is about to go into a life event, which means that they can then break through all the noise that is very relevant to the customer at that particular point in time, and they have choices about the way in which they engage with that customer. Do they engage on a product level? Or do they engage with content that's relevant to the life event, or do they find some form of offer of something that's particularly appealing to that customer at that particular point in time? And so yes, you know data, being able to use that, in a very customer centric way, is becoming very important to larger organizations.

(Julio) I think just building on what David's saying too. As an organization or as a company, I also want to understand data or the signals that are coming into it. But I also need to look at that through the lens or filter of the decision-making process, and the frequency of the decision-making process and the timing of that decision-making process. Because if I'm going to decide I want to make a new model car, that's not a decision I make every day. I make that every year, every five years, and I need input that helps me make that decision. If I'm doing personalization engine with a rules engine behind it and running algorithms to be predictive, then I'm running that on a continuous basis. So I need to take these signals and interpret them based on how I'm going to take an action. If it's a continuous action, then it's going to be all the time. If it's intermittent, it should be pasted intermittent, if it's a long term strategic decision the inputs are going to be very different. And getting that synchronization is really critically important. Why get data and signals and review them all the time if you're not going to act on them. So think about the decision making process.

(Urvashi) There's also a lot of sensitivity around data and how it's being collected, how it's being used. And sometimes it feels a little like the digital equivalent of the Wild West. Edgar, how do you see the future relationship between the brand and data and consumers because that needs to really be in sync to achieve all of these areas that you're talking about.

(Edgar) It's a difficult subject not only because of legislation, but it's difficult because of something we don't know yet which is the acceptance of consumers towards this incredible use of data. They know it, they're to certain extent aware of it, but we don't know when the kind of tipping point will come. And I think it will come. At a certain point people say, okay, so enough is enough. For a certain amount of convenience, I'm prepared to give up my privacy in exchange for data, but it's not something we can predict.

(Julio) I think there's a couple of points here that are worth noting. One is you're going to have some guardrails that are going to come because of regulations. These are guardrails. Right, so GDPR in Europe has really made a big impact. You're seeing legislation in the United States on the west coast, you're starting to see, you know, a lot of press from the regulators. So those are the guardrails, but they're not just the only rules.

The second thing we talked about, and we've written about publicly is around what we call permissions and presumptions, right? You're going to give me as a consumer permission to use this data and I'm going to be very explicit about it. But then there's the presumption about how you're going to use the data. So if the presumption is, you're going to tailor an ad for me, you're going to give me relevant information, you're going to curate articles for me, etc, etc, that's fantastic. Where companies are getting a little bit more friction is really when their business model monetizes the data in a way that's completely different than what the services are providing. Ie, I go on to a social media platform to share pictures and stories, and yet I'm monetizing it by selling advertising, then that becomes a little bit disjointed. And companies have to think through that.

The last point that I think is really critical to think about, and our customer research bears this out, is each generation is looking about sharing data in a very different way, right? So when you look at baby boomers, they tend to hold it a little bit closer to their chest, you think about the millennials who are more willing to share, and we're not really sure what's going to happen with Z yet. But the point is, they all think about it differently and there is a kind of continuing acceptability of it, and how they respond to it. So I think you have to stay attuned to that as well. So this idea of just basically looking at the guardrails, understanding what your business model is, and being really clear about how you're monetizing the data, I think are really good ways to navigate this interesting time.

(Urvashi) David, you're nodding away there, what you have to add,

(David) I think there's a really interesting relationship between trust and personalization that Julio is bringing to bear there, which is the level of trust that I have for an organization governs how much information I'm prepared to give it, personal information. And if that organization uses that wisely and to my benefit, that I will give more of it. And if I, you know, in return, get more things to my benefit, I'll give even more of it. And so there's almost a virtuous circle that's at play there that the more that the organization uses my information wisely, the more I trust it, the more information I give. However, you have one opportunity to completely destroy that. We have a phrase that says that trust is earned in drops and lost in buckets. And, and that's what we're seeing with major organizations that have a fundamental data breach is that systematically undermines all the goodwill they built over time.

Now in a vicious cycle, which is dragging me down, I'm going to give less and less and less if I think the organization isn't able to use what I give it wisely. And I think consumers are becoming much more nervous about giving information away, much more considered about the information they're prepared to give and a looking for reassurance throughout the experience that that information is going to be used wisely and effectively and to their advantage as opposed to, Julio's point, their disadvantage.

10. Customer Experience Excellence Report, KPMG in the UK, 2018, 2019

11. Customer Experience Excellence Report, KPMG in the US, 2018, 2019



(Julio) There's a paradox here right, which is, you as company can come to me and say, Julio, how do you want to be treated? Julio, what are the things that are of interest and many companies will call that primary research, I give you my preferences. The challenge is as a consumer, is what I say want isn't necessarily what I do. So you want to spend a lot of time also understanding my behavior, right? And to understand my behavior, you could look at the transaction sets I have and that's relatively benign, if people are going to be okay with that. It's what happens is when you then take those transaction sets, and you start buying data from other people and aggregating data from other people and starting to put it together. And I think David's point about trust is spot on, but there's this other element of what we call Creepy versus Cool. And the best example of this is in North America, where a retailer basically studied buying habits, and were able to look by basically the baskets that you were buying at a store, they could determine your probability of being pregnant, and then they tailored ads to those households to basically push them to come into the store, because they knew if a customer came in about before and after they had the baby they're going to spend a lot more money in the store. Well, that's fascinating, right? But then they communicated it out and they got caught, and they had to basically walk it back and, and just do a little bit more diligence. Right. So it's kind of cool. But it's creepy. Right? And, you know, I think companies have to strike the right balance. And last point there on that one is, you know, I hear often when I travel around the world, talking to clients and talking to consumers. They'll go, it was really interesting, I was on my phone the other day, I mentioned something and now on my social feeds I'm getting advertizing for the thing I mentioned. And I didn't even search, right. So the question of the intersection of voice to the actual behavior is interesting. So I think consumers are aware, and they're wanting companies to navigate this creepy versus cool in the right way.

(Urvashi) I think the creepy versus cool plays out depending on the situation as well. So for example, Julio I was in your hometown of Atlanta last week checking into a new hotel right opposite our office, and my experience was fantastic. I checked it at three o'clock in the afternoon, and this hotel was one of these more modern establishments where the check in was also the bar. For me that was great because there was nobody around, I checked in I had a wonderful experience. They acknowledged who I was, they gave me a cup of tea because it was the time of the day. I'm British, they know I like tea. Whereas a colleague who I spoke to about this later on, checked in around 7pm, she was behind the queue of about three or four people, it was noisy, it was bustley, she just wanted to check in and get to her room. But she had to kind of navigate the check in versus bar experience. So actually, in that sense, this organization hadn't really thought through how they were going to use her data to personalize their experience and welcome her into their establishment.

(Edgar) in that specific example, on this specific day, it could have been like that. Would it be the same the next day? You don't know, we're people right? We act upon our emotions and you could be completely fine with the same example the next day. And this interesting kind of contradiction has been here at the early days of direct marketing as well. Of course data is there and behavioral data is a fact, you cannot deny it. But the psychological principles that costs the behavior aren't known yet, which depend on moment, we will discuss it just previously, right? On the one day, you could easily order red wine and actually it's a white wine or a Martini. It's difficult and it's interesting to see what will happen if this example can be solved by predictive modeling or better data analysis I don't know. Are we able to kind of predict behavior based upon psychological principles or not? Talking about creepy by the way, that's really creepy.

(Julio) But at the end of the day, even in that story, you could just walk it back and say that was an experiential issue, right? And if you think about our Six Pillars, and you think about how we think about time and effort, that person didn't want to go through time and effort to check into a hotel with somebody who was trying to do something cool, because all they wanted to do is be done with the task, right? And so I think there's probably, even if they don't know who I am, they can clearly look and see there's a queue, they can clearly see that we're getting agitated. And they probably need to change their staffing model to be able to do that, or allow someone to use a digital method to check into the hotel and go directly to the room. So there are probably things there that aren't necessarily analytics driven. And at the end of the day, I mean, what we're really talking about here is the intersection of insights, crafting experiences, and then delivering those experiences in an informed way that are data driven. And those things all have to work together. There's a bit of science, there's a bit of art, and together when you do it right, it creates magic.

(Urvashi) I want to touch on the Six Pillars that you mentioned there Julio and just come to you David to just give an overview of those?

(David) We've been researching this area for 10 years now. And from the very outset, we identify that organizations that seemed to create great experiences for their customers excelled at six factors. And every year since we've looked at those factors, and we decided, are they comprehensive enough to describe what goes into an experience and every year we come back with the same answers; yes, they are. We also look at the link between those pillars and economic outcomes. So we look at the impact they have on things like net promoter score (NPS) and customer satisfaction. And we know that they explain around 70% of those scores, so they're currently indicative of the commercial outcomes if you get them right.

And those six factors are firstly personalization. So the greater degrees which you are able to make the experience feel unique to the individual. Also today, it's a little bit more than that. So the psychology of personalization is as much about my sense of self-worth as it is about the degree to which something feels unique to me. So after I've had an interaction, do I feel better about myself? Do I feel valued? Do I feel important to that organisation? Do I feel more in control? Am I educated? So personalization is a really important part, and we see it as one of the pillars that's most significant and driving NPS scores.

The second is resolution – fixing things when they go wrong. So you know, every organization knows no matter how good they are at making things happen, the law of unintended consequences says things are going to happen that we can't outlook. But actually how you put the customer back in control, put them back in the position they shouldn't have been in and making sure they feel good about their experience, leaves us with something called the service recovery paradox, which is something goes wrong, we fix it but the customer feels better about us as an organization. Next one is integrity. So we've talked earlier about purpose and making money is not just the primary objective of an organization, it has a wider range that it needs to think about now. But also, do you act in your customers' best interest? So Julio talked earlier about your kind of creepy and cool thing? Are you actually treading that line in the right way? Are you competent at what you do? And do you keep your promises? And if you get those things right, then you build trust with the customer.

And the next one for us is valuing time and effort. We've talked earlier about, you know, time has been a competitive weapon. But also, there's something in psychology called the fluency effect, which is, the easier something is, the more likely we are to remain loyal to that organization. Because we tend to be lazy intellectually and therefore, the easier we make things the more loyal people become curiously.

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The other parts of valuing time and effort is how you make people feel about how they expend that effort. So, you know, people can feel good about something that's difficult. Equally, they can feel good about something that's quick. So you know, how you feel about an experience, the time that's expended is relative to the experience that's created around it.

Think of Disney World you know, by the time you've queued to get into a ride at Disney World, you don't care. So there's a way of thinking about time and effort that's important.

Next one is expectations. Being able to set expectations accurately and, if possible exceed those expectations, but at the very minimum level, you've got to achieve the expectations that you set and reset those expectations.

And then finally, empathy. And empathy simply is about showing that you care for the customers important to you. And you do that by using emotionally intelligent responses to the customers. If the customer interacts with you and they want you to act with urgency, you act with urgency, if they want reassurance, you give them reassurance, sympathy, you give them sympathy, but being able to detect the emotional requirement that the customer has, and be able to satisfy that is becoming, again, sort of very important for organizations.

So those are the six dimensions. And there's a little bit of a hierarchy associated with them. So integrity will be at the bottom of that pyramid, it, you know, it's the basis of all relationships isn't it trust, personal and commercial or otherwise. If you move up, the next one is resolution, so fixing things when they go wrong. And then you've got the expectations, time and effort. And actually the two that make a difference are personalization and empathy, but actually, if you haven't got the previous four right, excelling at those doesn't make a lot of difference to your business.

(Urvashi) It's interesting you say that, because in the 2019 research, personalization has come out as a huge theme, and is actually the main driver for customer loyalty in 14 of the countries that we had in the report. Why do you think that is?

(Julio) It's a battle for relevance. I want you to be relevant to me. If you deliver a great experience, it's relevant to me, then hopefully it will be memorable. And there are some things there that really are important. And one of the things is just almost like the aggregation of many of these ideas is, it has to be contextual. Empathy, right? If someone's laughing how you're empathetic is very different than if someone's crying and it needs to be contextualised. You also need to be contextualised in terms of my preferences, so I'm going to have that data, you're going to want contextualisation around what I've done historically. So all that information comes together, but it works when it's relevant and it's memorable. And it's really the memorable experiences on the plus side and on the negative side that really influence how you view a brand and how you view their delivery of great customer experiences.

(Edgar) I think that empathy and sympathy, and I don't know whether it's true, David can comment on that, but are the most self-esteem building pillars. So it has an effect on you. And as a human being, you want that, that's one thing. And the other thing is the increase in importance is also very much to do with the level of expectations that consumers already have. So if the one brand is delivering upon certain level of empathy and personalization is the minimum that you would expect from the next brand and, and it becomes kind of a rat race. So you need to be very good at those two, in addition to the lower levels that need to be there because otherwise you won't get there at all. But, to me, at least under the six pillars are the ones that are on top the most human ones and the others are a little bit more rational.

(David) So just to bring those two points together from Julio and Edgar there, the psychology of it is that as human beings, we remember things which are personally meaningful to us. So our brains evolved over time to keep us safe. And so things that are emotionally connected to us, the brain sort of puts a yellow sticky on it and says remember this because it's important and therefore things that are emotional, we will store those. So, if somebody does something special for us, we remember it. If somebody goes the extra mile, we'll remember it. But also, we remember things that are novel and unexpected. So if the expectations are exceeded then we'll also remember that too. So memorability about experience guides our future behavior and, and we will either patronize our organization and future based on positive memories. Now, one of the interesting thing is that a strongly negative memory requires 11 positive memories to overwrite it, according to a psychologist. So you've got to do an awful lot of hard work to win that customer back actually if you've caused them problems earlier on in that relationship.

(Julio) But that just echoes this whole idea of the customer really being the centre, right of customer centricity of customer obsession, because likewise, with that heavy lift to improve the experience or the overall math, if you delivered a bad customer experience, the same people pick up the phone, or social media and tell many people that the experience was bad. So it's really important for our clients to understand this idea of customer experience design, but more importantly, management. And the proactive delivery of great customer experiences that are aligned with the expectations you set are critically important. And it doesn't happen in a vacuum. We do the C study, basically, to have others around the world understand what leaders are doing, to understand what are some of the best attributes, some of the best tactics and actions, because at the end of the day, customer experience transcends any one industry and goes to the totality of what we experience day in day in as consumers across multiple sectors, multiple industries, multiple geographies. And so I think it's really critically important. And that's why this is such an interesting topic for us and why we spend so much time studying it out in the marketplace and sharing this study with the broader population. I think that there are three elements here and then I just want to make a final point. One is you have to understand the consumer that you're going after in the market that you're trying to win in.

Number two is with that information, then you can start to design the experience that you think your company needs to be able to deliver. And you need to strike that balance, you've seen my X ray, in terms of understanding the economics of it. And then number three is, you've got to align your organization to be able to deliver it in the most efficient way.

(Urvashi) Thank you so much for taking part in our first podcast. Thank you to all the guests on today's episode. Join us next time as we continue our discussions on being customer first. If you'd like to subscribe to our podcast, or indeed read our growing library of blogs, or download one of our reports, including the report we discussed today, please visit kpmg.com/customerfirst. Thank you all for listening.

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