



Customer Obsessed

2019 Customer Experience Excellence Report
Singapore Summary

KPMG's Customer Experience Excellence Report The Singaporean Perspective

The Customer Experience Excellence (CEE) Report crystallises the best practices of the leading brands that are creating exceptional experiences from a consumer point of view.

For the last decade, our member firms' professionals have been asking consumers about their individual experiences with brands. In that time, more than 275,000 consumers have been interviewed and 2,700 brands measured, resulting in more than 3 million individual evaluations.

Last year we expanded our research around the globe, and continued to do so this year by taking in the views of more than 84,000 consumers across 20 markets. This research, which is the basis of the CEE Report, was conducted via an online survey completed in Q1-Q2 2019.

A nationally-representative consumer sample in terms of age, gender, as well as regional representation was targeted for each market. Participants in the research were then required to respond to questions about a specific company that they had interacted with in the last 6 months.

An interaction, in this case, was defined as making a purchase, using a company's products and/or services, contacting a company with a query, or even browsing a company's website or store. As such, not all respondents would have been existing customers of the brand they evaluated.

In order to be included in the final rankings for each of the countries, regions and jurisdictions researched, each brand must have achieved a minimum of 100 consumer responses.

Global coverage in 2019

-  20 countries
-  84,000+ consumers
-  2000+ cross sector brands
-  750,000+ individual brand evaluations

Survey methodology highlights

-  Online survey
-  Representative sample
-  Respondents are not only shoppers

Sectors covered in Singapore

-  Financial services
-  Logistics
-  Travel
-  Grocery retail
-  Utilities
-  Non-grocery retail
-  Telecoms

The Six Pillars of Customer Experience Excellence



A model validated over 10 years and rooted in human psychology. Through our global research with millions of consumers and by studying international best practices across sectors, we have identified the six fundamental components of every great profitable experience.



Personalisation

Using individualised attention to drive emotional connection.

Personalisation is the most valuable component of most experiences. It involves demonstrating that you understand the customer's specific circumstances and will adapt the experience accordingly. Use of name, individualised attention, knowledge of preferences and past interactions all add up to an experience that feels personal.



Resolution

Turning a poor experience into a great one.

Customer recovery is highly important. Even with the best processes and procedures, things will go wrong. Great companies have a process that not only puts the customer back in the position they should have been in as rapidly as possible, but also makes the customer feel really good about the experience. A sincere apology and acting with urgency are two crucial elements of successful resolution.



Integrity

Being trustworthy and engendering trust.

Integrity comes from consistent organisational behaviour that demonstrates truthworthiness. There are trust-building events where organisations have the need to publicly react to a difficult situation, and trust-building moments where individual actions by staff add up to create trust in the organisation as a whole. For all customers, it is the degree to which the organisation delivers on its promises that is consistently top of mind.



Time and Effort

Minimising customer effort and creating frictionless processes.

Customers are time-poor and increasingly looking for instant gratification. Removing unnecessary obstacles, impediments and bureaucracy to enable the customer to achieve their objectives quickly and easily have been shown to increase loyalty. Many companies are discovering how to use time as a source of competitive advantage. Equally, there are clear cost advantages to saving time, as long as the other pillars are not compromised.



Expectations

Managing, meeting and exceeding customer expectations.

Customers have expectations about how their needs will be met, and these are increasingly being set by the best brands they have encountered. Great organisations understand, deliver and – if appropriate – exceed expectations. Some are able to make statements of clear intent that set expectations ("never knowingly undersold") while others set the expectation accurately ("delivery in 48 hours") and then delight the customer when they exceed it.



Empathy

Achieving an understanding of the customer's circumstances to drive deep rapport.

Empathy is the emotional capacity to show you understand someone else's experience. Empathy-creating behaviours are central to establishing a strong relationship and involve reflecting back to the customer that you know how they feel, then going that one extra step because you understand how they feel.

Key highlights in Singapore

Pillar impact on loyalty and advocacy

Each of the Six Pillars are weighted based on their statistical correlation to advocacy and customer loyalty. The illustration below highlights these pillars' respective links to commercial outcomes:



- 1. Great consumer experiences start by making sure that your employees are on board.**
Companies with good digital experiences rate higher than their competitors. Yet, when attempting to provide a highly-connected experience, some companies do not realise that their employees are not ready and may resist the change. In such cases, change management is required to improve service, which will ultimately lead to enhanced customer satisfaction.



In the scramble to digitalise, companies must still bear in mind the need to put people first, ahead of technology.

Bradley Styles
Partner
KPMG in Singapore

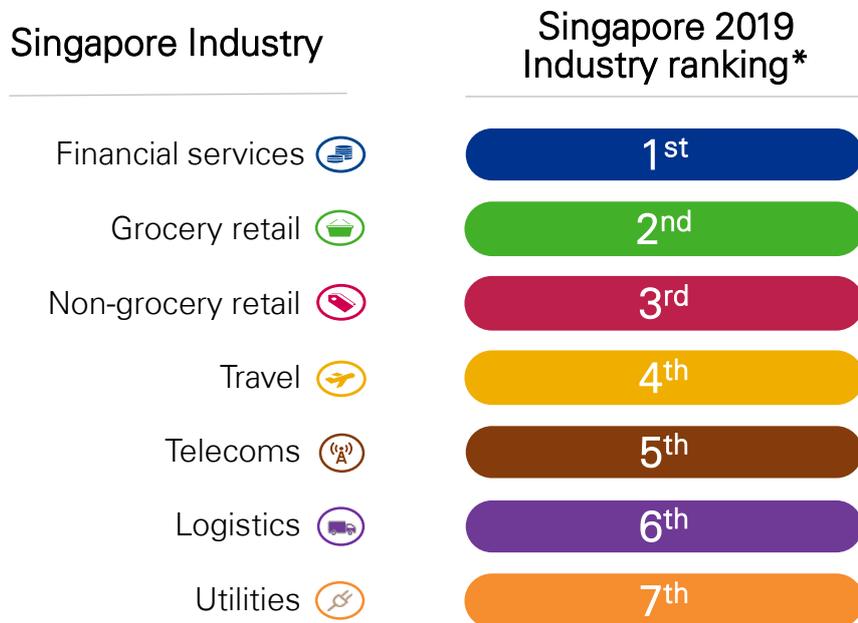
- 2. A connected experience is key to driving consumer experiences.**
Regardless of whether it comes from an email, a phone call or a social media post, customers see interactions with a company as one long conversation. To ensure consistency of service, you need seamless interactions across all channels. This is because when online and offline are not connected, the experience suffers. As such, companies need to bring all their interactions and data onto one place.
- 3. Your best experience today sets the new standard for tomorrow.**
The reset button is always on for Singaporean consumers. New experiences, new competitors and new technologies are constantly pushing their expectations of brands to a higher level. A consistent takeaway from our interviews with clients is they recognise that what they are striving to achieve today will set the industry expectations for tomorrow, and will be rapidly adapted as standard practice.

FWD's approach to customer experience is simple. We set out to make understanding insurance surprisingly easy. To do this, our goal is to make our customers feel happy in every interaction they have with us. We are achieving this goal through a customer-led culture, and at its centre, is the training we provide to our people which helps them to put customers first and empathetically understand their needs. Through the adoption of our proprietary customer-led methodologies such as people-centred design thinking, we are now starting to see positive results, as shown in our Singapore business.

Tim Oliver
FWD Insurance
Group Chief Customer & Marketing Officer



Financial services takes top ranking



*Based on average CEE score derived from the Six Pillars

The financial services sector as a whole has emerged as the highest-ranking industry in Singapore for customer experience.

While the climb to achieve quality customer experience is still a goal for many companies and industries in Singapore, there are a few brands which are an inspiration to others in this sector.

DBS coming in 6th on the chart of top brands in Singapore (see next page) and securing its place as the top-ranking bank in the survey has proven that consistency in what a brand stands for and shifting to more customer centric and personalised service is appreciated by consumers.

Turning our attention to the insurance category, **FWD Insurance** stood out with its direct-to-consumer approach – an approach that has given the company full control over end-to-end customer interactions. As a result, they are able to provide consistently high levels of customer experience across all mediums of customer interaction, as evidenced in their score for personalisation.

The 'Integrity' pillar has proven to be the most important for advocacy in the finance sector in Singapore. With brands such as Visa and Mastercard, it is evident that Singapore's consumers appreciate robustness in the security of its services.



At DBS, we are committed to delivering services that are seamlessly interwoven into our customers' lives. To do this, we are re-imagining the ways in which banking services can become simpler, faster and more relevant to customers – to the point that they become invisible.

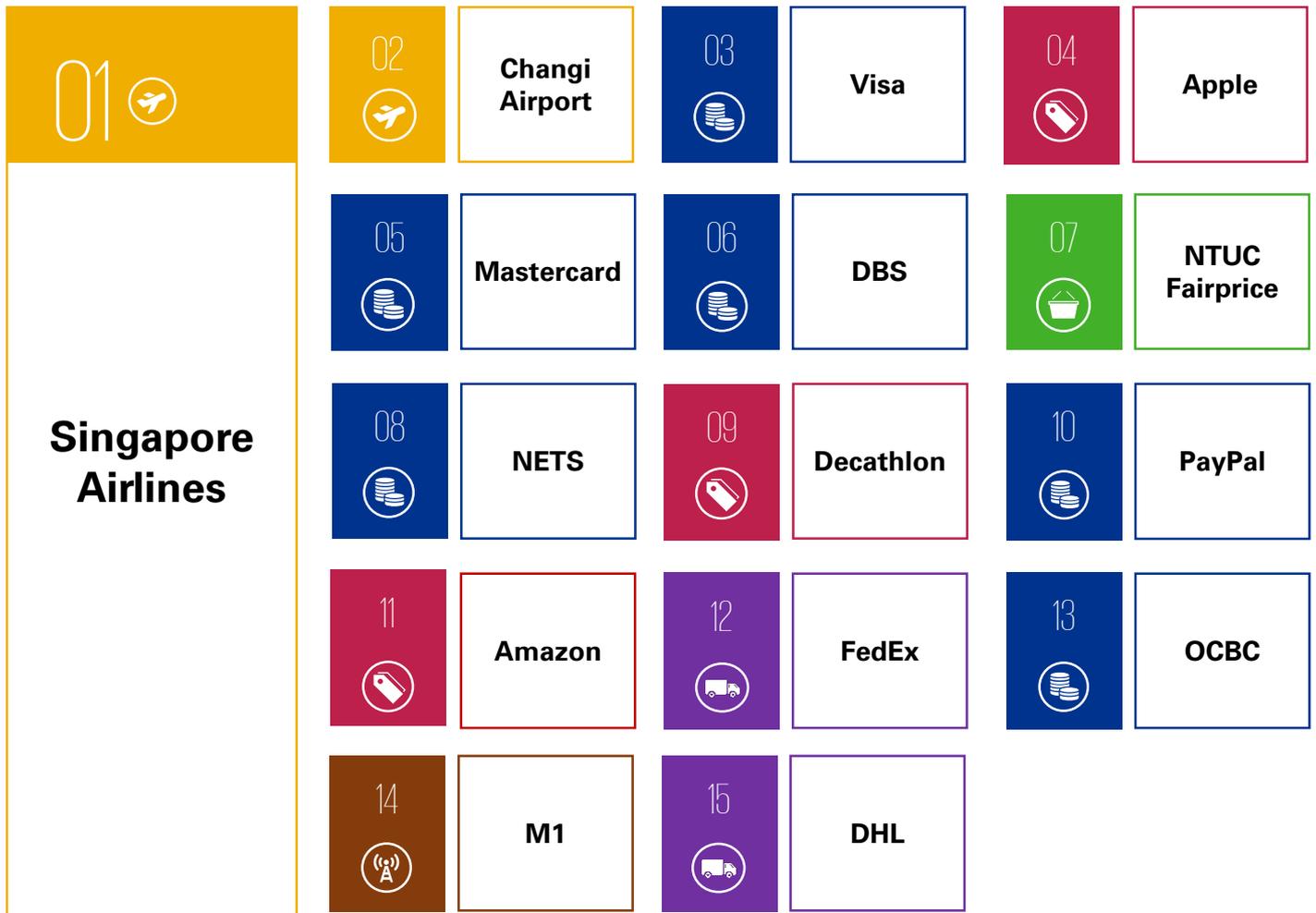
Jeremy Soo Hsiao Chin
Managing Director & Head
Consumer Banking Group
DBS Bank, Singapore

Trust is gained in drops and lost in buckets. Perhaps not surprisingly, 'Integrity' is the most important overall pillar for driving recommendations in our study.

Bradley Styles
Partner
KPMG in Singapore



Top 15 brands in Singapore



- Key:
-  Financial services
 -  Non-grocery retail
 -  Grocery retail
 -  Logistics
 -  Telecoms
 -  Travel

Something personal can never become fully standardised. That's why the next frontier for brands in Singapore is to be able to deliver fully personalised experiences for consumers based on the data and insights these companies have about them.

Guillaume Sachet
Partner
Advisory
KPMG in Singapore

Singapore case studies

Singapore Airlines

Customers First

Singapore's very own international airline is ranked the highest in the 2019 CEE Report, topping the scores in all six pillars of our survey. Recognised as a world-class airline, Singapore Airlines has led the market in customer experience in countries such as Australia (1st), New Zealand (2nd) and Hong Kong (1st).

With a goal to deliver outstanding service and world-leading experiences, Singapore Airlines continuously drives to provide personalised, customer-centric, and innovative experiences to its customers through its employees, no matter which country they are in.

The airline actively invests in solutions in the fields of data science, cyber security, analytics, optimisation, robotics and automation, leveraging such technology to optimise front, middle and back office operations, as well as to engage, recruit and empower staff.

“ We continually train our people to have the right mindset, values and skills to deliver exceptional service. We leverage on customer insights to better understand our customers' needs and deliver what they need, want and expect at every stage of their journey.

Yeoh Phee Teik,
Senior Vice President
Singapore Airlines

Changi Airport

Integrated Change

The world's leading airport, Changi Airport, is the country's second-ranked brand, offering wholistic experiences to every traveller with their continued investment in making the airport a destination and experience in itself.

Changi Airport is notable for its investment in the 'Time and Effort' pillar, and has worked hard to deliver smooth customer experiences. Indeed, the building has been designed to allow people to pass through in the most efficient way possible.

Shifting from a pitstop to a new destination for travellers and locals alike, Changi Airport recently opened Jewel Changi Airport, a multi-dimensional destination filled with inspiring attractions including the world's tallest indoor waterfall, a canopy park and a forest of 1,400 trees. Jewel Changi Airport aims to create a new tourist destination for travellers looking to experience a taste of Singapore, and attract them to return for a longer stay.

As I was dozing off, a stewardess gently put a very comfy blanket over me. They are the best surely – they made everything just perfect.

Regular SIA passenger

”

Employee Experience drives Customer Experience

Basics of Employee Experience



Integrity



Expectations



Resolution



Time & Effort

Consistent & Reliable

Seamless & Efficient

Differentiators



Personalisation



Empathy

Individualised & Innovative

Employee Experience and Customer Experience are two sides of a same coin.

Employee Experience generates Employee Behaviour, which then delivers the desired Customer Experience (CX). For aligned organisations, there is no distinction between brand values and internal values – the culture is the brand and the brand is the culture; the two are synonymous.



Company Culture



Employee Experiences



Employee Behaviour



Customer Experiences



Customer Behaviour



Business Outcomes



What the customer experiences is rooted in employee behaviours, which is in turn defined by the company culture. Therein lies the importance of focusing on what employees experience in the company, even before they interface with customers.

Ram Lakshminarayanan
Partner
Advisory
KPMG in Singapore

The Six Pillars serve as a blueprint for transformation

The Six Pillars establish three steps for CX transformation, with tangible activities for each step. Given the interrelationship between the pillars, CX transformations must take a cascaded approach, with each step building on the previous one.



Being trustworthy and meeting customer expectations are the foundations of good customer experience.

Step 1 is about gaining an understanding of customers and their experience, as well as existing capabilities to deliver on their expectations.

Typical implementation activities are focused on removing pain points through quick wins such as improving communications and better aligning internal processes.

After building a reliable experience, the next step is to improve performance by anticipating and proactively solving customers' issues.

Step 2 is about customer journey improvement at scale.

This is where an organisation should look into closing capability gaps and making the operational changes required to achieve their CX vision.

Once issues are proactively addressed, the next step is to anticipate needs and wants in order to deliver delightful experiences.

Step 3 often requires a fundamental restructure of the organisation around customer needs, as well as plans to put a culture of continuous innovation in place.

Agile teams are created that are able to leverage the latest technology and data to design and deliver insights that delight customers when it matters most.

There is more. So contact us.

While this report includes many of our topline findings, there are more insights that we would be happy to share. If you would like to discuss any aspect of this report, simply contact us. We would be glad to assist you in shaping a profitable and synergistic customer and employee experience.

For more insights or to find out more about designing profitable customer experiences, please contact:

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