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The founder and former CEO of Costco, Jim Sinegal, said that success is really about doing “a million little things well over and over again”.

Doing a million things well each day, every day, requires an organizational focus on consistency. Most organizations can deliver a good experience some of the time, but delivering a high-quality experience each time, every time, demands high levels of connectivity across key processes and customer journeys.

This year, firms such as Navy Federal Credit Union, H-E-B, Chick-fil-A and Costco appear in our Top Ten and show that consistency is not exclusive to any particular industry, but can be achieved by firms in any sector if the commitment is strong enough.

These firms are breaking away from the pack because they have built firm foundations for customer experience (CX) success. They have a connected underlying CX platform that enables closeness to the customer, innovation and continuous improvement.

Our research shows that there are five critical areas of connectivity which are prerequisites for consistent experience delivery to create sustainable differentiation.
For leading companies the boundaries between front and back office are blurring. They are intimately close to their customers, and their customers’ lives, are driven to innovate from the insights they gain, are structuring their businesses in new and exciting ways, and, in the process, are delighting their customers and creating lifelong fans.

Further, these companies see CX as a source of commercial value. It’s not just a competitive differentiator, although it is certainly that. But it’s also a mechanism for greater profitability. The net result? Customer experience becomes a sustainable source of financial value for shareholders and owners.

At its essence, CX is the integration and connection point across the organization that provides the springboard for success, the end-to-end redefinition of the business and how it serves its customers to drive alignment across the internal triumvirate of people, process, and systems.

Firms such as USAA, Edward Jones, and L.L. Bean are connecting both internally across functions and externally with their customers. This combination of connectivity and customer intimacy drives innovation and reduced time to market. It enables our CX leaders to change the rules of the game by redefining how customers’ needs are met.

What these firms are showing us is that to change the rules of the game externally first requires that the rules are changed internally.

Commercial success in this expectation-laden world requires a strong market proposition, a differentiated experience, and an organization design that not only fosters innovation and new thinking, but is also able to convert customer information into actionable knowledge, then to implement quickly and refine on the go.

For most organizations anchored to management practices and structures of the past, this is a difficult task.

However, the clock is ticking. New entrants not bound by the mental straight jacket of what has worked in the past are redefining the rules for success.

Firms are being faced with a stark choice: catch up by changing the rules of the game or drift into the obscurity of “me too.”
Last year we saw a fall in overall US CX performance following the peak in 2017 when the highest customer experience performance was recorded since the study began.

This year, we see the US taking its first steps to CX recovery following the previous decline. US organizations are making slow but steady progress, with the US CX score rising to 7.71.

The customer experience curve demonstrates that the lowest performing brands have been making efforts to improve, which has been acknowledged by consumers with higher scores for the lower ranked brands this year.

Nevertheless, while organizations are performing better overall, there remains a majority positioned around the average. Of the 224 brands included in the rankings this year, 69% (155 organizations) scored between 7.0 and 8.0. 25% of brands scored above 8.0 (55 organizations), while just 6% scored below 7.0 (14 organizations).

Ultimately, as more brands progress towards an average score, less differentiation is noted between them by consumers. This results in increased expectations, and performing well becomes the minimum standard required and is no longer seen as exceptional.
The Top 10 brands continue to stand out against the rest of the pack and we see an average increase in their scores over the last year as they respond to customers’ experience expectations. Five brands achieved a score of 8.5 or more in the US in 2019 (Navy Federal Credit Union, H-E-B, Chick-fil-A, USAA, Edward Jones), compared to just three in 2018.

### 8.0 – 57 brands (2019) vs. 52 brands (2018)

#### CEE Metric over time

![Chart showing the CEE Metric over time with data points for 2015 to 2019.](chart.png)

**Key**
- □ Top 10
- ○ Top 100

#### Number of brands achieving a score of 8 or more

<table>
<thead>
<tr>
<th>Year</th>
<th>Brands</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>50</td>
</tr>
<tr>
<td>2016</td>
<td>24</td>
</tr>
<tr>
<td>2017</td>
<td>58</td>
</tr>
<tr>
<td>2018</td>
<td>52</td>
</tr>
<tr>
<td>2019</td>
<td>57</td>
</tr>
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</table>

#### Number of brands achieving a score of 8.5 or more

<table>
<thead>
<tr>
<th>Year</th>
<th>Brands</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>4</td>
</tr>
<tr>
<td>2016</td>
<td>1</td>
</tr>
<tr>
<td>2017</td>
<td>5</td>
</tr>
<tr>
<td>2018</td>
<td>3</td>
</tr>
<tr>
<td>2019</td>
<td>5</td>
</tr>
</tbody>
</table>
Six Pillar performance:

Slight progress is evident in US performance across The Six Pillars this year with the exception of the Integrity pillar. Still recovering from 2018 performance, the most notable improvement is in the Expectations pillar.

Organizations are realizing that consistent execution, without overlooking small details, is needed to deliver exceptional experiences across the entire journey, as well as individual events or phases. Great organizations understand, deliver, and, in some cases, exceed expectations.

US 2019 vs US 2018

<table>
<thead>
<tr>
<th>Industry</th>
<th>US Average Pillar Performance</th>
<th>% Difference vs 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personalization</td>
<td>7.96</td>
<td>0.4%</td>
</tr>
<tr>
<td>Time and Effort</td>
<td>7.94</td>
<td>0.3%</td>
</tr>
<tr>
<td>Expectations</td>
<td>7.73</td>
<td>4.1%</td>
</tr>
<tr>
<td>Integrity</td>
<td>7.68</td>
<td>-0.4%</td>
</tr>
<tr>
<td>Resolution</td>
<td>7.66</td>
<td>0.7%</td>
</tr>
<tr>
<td>Empathy</td>
<td>7.12</td>
<td>0.9%</td>
</tr>
</tbody>
</table>

Industry performance:

From a sector perspective the picture is fairly consistent with previous years, although with a few differences in ranked order: Grocery and Non-Grocery Retail, followed by Restaurants & Fast Food, and Financial Services remain the leaders, while Utilities, Telecoms and the Public Sector continue to remain at the bottom of the sector rankings.

The greatest progress for any sector this year is in Entertainment & Leisure sector. This progress has been driven largely by AAA and AMC Loews who moved 81 and 112 places respectively in ranking.

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The biggest moving brands of 2019

2019 has seen marked movement for a number of brands, most notably UnitedHealthcare which has moved up 140 places in the last year. With continued efforts geared at enhancing customer satisfaction, UnitedHealthcare continues to invest in technology that enables it to provide top-notch preventive care and ongoing monitoring to its customers.

Of the 10 biggest movers, four sit within the Non-Grocery Retail sector, and are predominantly clothing retailers. The Retail industry is recognizing that a strong customer experience is a key differentiator. It’s no longer just about the clothes, but also the process. Since a lot of clothing brands have online stores, ease of navigation, availability of relevant options, ease of purchase, and other considerations come to the fore. In the physical stores, layout and ambience, stock availability, and service delivery remain key points for customers.

<table>
<thead>
<tr>
<th>Brand</th>
<th>Industry</th>
<th>Industry sub sector</th>
<th>Unweighted bases</th>
<th>2019</th>
<th>2018</th>
<th>Movement 2019 vs. 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>UnitedHealthcare</td>
<td>Financial services</td>
<td>Health care insurance</td>
<td>239</td>
<td>97</td>
<td>237</td>
<td>140</td>
</tr>
<tr>
<td>PNC</td>
<td>Financial services</td>
<td>Banking</td>
<td>213</td>
<td>28</td>
<td>161</td>
<td>133</td>
</tr>
<tr>
<td>State Farm</td>
<td>Financial services</td>
<td>Insurance</td>
<td>293</td>
<td>49</td>
<td>163</td>
<td>114</td>
</tr>
<tr>
<td>Sam’s Club</td>
<td>Non-grocery retail</td>
<td>Discount retailer</td>
<td>376</td>
<td>17</td>
<td>129</td>
<td>112</td>
</tr>
<tr>
<td>AMC Loews</td>
<td>Entertainment and leisure</td>
<td>Cinema</td>
<td>376</td>
<td>76</td>
<td>188</td>
<td>112</td>
</tr>
<tr>
<td>Gap</td>
<td>Non-grocery retail</td>
<td>Clothing retailer</td>
<td>255</td>
<td>31</td>
<td>139</td>
<td>108</td>
</tr>
<tr>
<td>JPMorgan Chase &amp; Co.</td>
<td>Financial services</td>
<td>Asset management</td>
<td>175</td>
<td>45</td>
<td>140</td>
<td>95</td>
</tr>
<tr>
<td>Old Navy</td>
<td>Non-grocery retail</td>
<td>Clothing retailer</td>
<td>370</td>
<td>83</td>
<td>176</td>
<td>93</td>
</tr>
<tr>
<td>Food Lion</td>
<td>Grocery retail</td>
<td>Grocery</td>
<td>345</td>
<td>58</td>
<td>145</td>
<td>87</td>
</tr>
</tbody>
</table>
There is something about the word “member” versus “customer” that creates a different mindset about the nature of the relationship.

“Member” connotes belonging, participation, involvement, and ownership. While the concept of membership may differ across organizations, the sense of a special relationship conferred by membership remains the same.

This is not just a US phenomenon. It is true across the world. In our last global survey, five out of the Top 20 organizations were membership based.

No surprise then that in CX terms, we have seen the rise of the membership organization. Four membership organizations are now in the Top 10 US companies: Navy Federal Credit Union, USAA, Costco, and AAA. Two of our highest risers, UnitedHealthcare and Sam’s Club are also membership organizations. Similarly, the Amazon Prime is a membership-based program.

Loyalty programs which have historically used the word member have long shown the power of a sense of belonging. With new style programs from firms such as Hilton, AMC, Costco, Sam’s Club and Amazon, we are seeing loyalty programs morphing from “earn, yearn, and burn” to programs that add value to the customer journey, address key life problems, and provide a platform for an enhanced relationship across the end-to-end customer experience.
The NFCU once again tops our leaders table. A large, membership-based financial services organization with over 8 million members, 14,000 employees and hundreds of touch points around the world, they believe that an outstanding member experience is wired into their DNA as a credit union.

It is a business built around empathy, really understanding the customer. They are constantly encouraging their people to experience the world from their customer’s perspective. “Walk a mile in their shoes.”

They put the member firmly at the center of their decision making. They describe it as giving the member “a seat at the table.” They aspire to be a true “financial ally” for their member’s lifetime, and seek to achieve this by focusing on four areas:

- **Knowing each member better.** Continuously learning about the needs and wants of both the individual member, and the collective membership base.

- **Making things easier and faster.** Constantly looking for creative ways to make life easier for their members and responding more quickly to their needs.

- **Looking for ways to “wow” the member,** and surprise and delight.

- **Connecting “horizontally, vertically and diagonally,”** across touchpoints, front- and back-office, and business units to ensure a seamless, “harmonized,” experience in an omni-channel world.

Often they are their member’s first financial partner as new recruits tend to be between the ages of 18 and 21. As such, they must meet the changing requirements of millennials. This requires a different approach, teaching and educating their new customers about financial services as they move towards adulthood. Consequently they invest time on the phone and through digital content to ensure they do this well.
Texas supermarket group H-E-B continues its inexorable climb up the Top 100 leaders table reaching Number 2. The state of Texas has a strong sense of identity and this permeates every aspect of the H-E-B customer experience. Cleverly, at each store, this is combined with a strong sense of local identity and community belonging.

The H-E-B Grocery Company was formed by Florence Butt in 1905. The retailer ensures that every day it maintains the values of its founder. Today, it is the 25th largest retailer in the United States, with a total revenue in excess of $20 billion. The brand stands on a moral foundation, donating five percent of its pre-tax profits to charity, and a customer experience design that focuses on shoppers and the surrounding communities. H-E-B builds trust through its community behavior and its focus on doing the right thing for its customers. This manifests in many ways. For example, its Excellence in Education Program gives away $800,000 in cash prizes to “deserving teachers, principals and school districts.” It also sponsors local events, and there is an option on its website for non-profit organizations to apply for support under H-E-B’s Community Investment Program.

The company writes: “For more than 100 years, our commitment and involvement in the community has been an important part of the way we do business. We call it H-E-B’s Spirit of Giving.”

The mission statement of the Chick-fil-A restaurant chain is pretty much the same mission as any big or small restaurant chain in the U.S. The Chick-fil-A mission statement is:

Be America's best quick-service restaurant.

It’s the Chick-fil-A corporate purpose that reveals the identity and character behind the Chick-fil-A operations and gives meaning to the employees as they take actions and make decisions every day. The Chick-fil-A corporate purpose is:

To glorify God by being a faithful steward of all that is entrusted to us. To have a positive influence on all who come in contact with Chick-fil-A.

This manifests itself for customers in what the organization calls “second-mile service,” and ensures that every diner has a friendly, helpful, and enjoyable experience.

At the center of the experience is the employee. Chick-fil-A’s employee training is thorough and designed to reinforce the desired behaviors within its operations.

Materials, resources, and methods supplied by the organization are geared to train employees on customer behavior. For example, they hire actors and run simulations of all kinds of different customer scenarios and challenges to help employees refine their skills.

They also have a excellent “New Employee On-boarding” process, as well as supporting new franchise owners with a “grand opening” team for weeks to help them get off the ground.
This unique member-based business is structured around its customer journeys and life events. At the heart of the USAA customer experience is empathy, the ability to see the world from the customer’s perspective.

With ever increasing natural disasters, as an insurance company, USAA is called upon to fulfill its mission to look after its members and protect their financial security. Whether using drones to survey affected areas or establishing field offices for members to make claims and rectify issues quickly and easily, respondents believe USAA does everything in its power to ensure their problems are resolved.

USAA sees every member is seen as an individual and treats them as such. Alongside fulfilling its core mission, USAA continues to innovate, introducing new technologies and approaches to benefit members.

We believe it’s a mind set shift,” says Ken Cella, Principal, Client Strategies Group at Edward Jones. “We need to think like our clients—not just about them.”

With a branch network of more than 12,000 locations throughout the United States and Canada, and nearly seven million clients worldwide, Edward Jones has a strong reputation for providing high-quality customer service.

They believe that financial advisors can deliver an exceptional client experience primarily by identifying client needs even before their clients do. Anticipative service is the focus.

Successful financial advisors leverage data aggregation technologies and on-boarding tools to help facilitate meaningful, trust-building conversations. Prior to assisting with financial decisions, financial advisors help clients clarify priorities and values. In this respect, a better client experience involves not only financial knowledge, but also emotional intelligence.
Amazon continues to raise the bar on customer experience.

Its ambition to be “the world’s most customer-centric company” is a driving force for innovation and improvement.

The acquisition of Whole Foods, the introduction of Alexa, and the ongoing development of Amazon Prime all contribute to an increasingly customer-centric business that is focused on ease, anticipating what the customer is likely to want next, and understanding customer needs more deeply. The company enables customers to provide detailed feedback on their purchases and the purchase experience. For example, customers can tag any purchase as “being given as a gift”—even if the customer didn’t use their gift wrapping/blind receipt service. This functionality helps focus future recommendations.
One-hundred-six-year-old L.L.Bean has long been a pioneer in delivering exemplary customer experiences. From their handcrafted, Made-in-Maine Bean Boots to their 24/7/365-day-open flagship store, L.L.Bean has built a sustainable business by offering high-quality products and treating customers well.

L.L. Bean has built its brand image around “designing products that make it easier for families of all kinds to spend time outside together.” This is carried through its end-to-end experience.

It offers a mobile app with retail and outdoor experiences personalized based on customer preferences and purchase history. And the company has done a good job of using social media to capitalize on the resurging popularity of Duck Boots among high school and college-age kids.

Costco is known for the value it provides to the customer, its innovative business model, its humble servant-leadership, and its company culture.

"Retail is detail” has long been the mantra of Costco.

The company strives to make every tiny detail of the purchase experience well designed and effective from the customer’s perspective.

Our research shows that Costco is recognized for offering consumers top quality products at the best prices and creating the ultimate shopping experience for its legions of members. From try-before-you-buy food sampling stations, to bargain deals on home and garden, and an almost obsessive following for its pizza, Costco has created a fierce tribe of loyalists within its membership. "Costco-holics" flock to the warehouse outlet for everything from eggs and milk to gas, eyeglasses, hearing aids, and a vast selection of wine.
The Ralph Lauren brand is seen by consumers as being synonymous with high-quality American apparel. It started out with making rags into ties, which makes the fashion and lifestyle label a true rags-to-riches story.

A combination of American heritage, craftsmanship, eye for detail across all touch points across channels, and high levels of quality in crafting and executing a distinct brand universe has provided Ralph Lauren with a unique identity in the very competitive and ever-changing world of fashion and lifestyle.

Ralph Lauren is known for his controversial opinions on fashion which have been recorded in the press, such as: “I am not a fashion person. I am anti-fashion. I am interested in longevity, timelessness, and style.

The Ralph Lauren brand is created for a consumer that values quality, exclusivity, style, fine living, and prestige. He or she appreciates the quintessential American look and timeless classics, and aspires to be respected and recognized for his or her wealth and sophistication. All these psychographic and behavioral characteristics are captured in Ralph Lauren's brand and marketing communications, and across all consumer touch points.

In the United States, 25 percent of households hold at least one AAA membership. The Auto Club Group (ACG), the second largest club in the AAA Federation, is a good example of the continuous improvement ethos that permeates AAA.

“We embrace the history of our brand because it has paved the way for the strong sense of loyalty among our members,” says Shohreh Abedi, ACG’s executive vice president, chief operations, and technology officer. “AAA has a legacy of being a highly respected, experiential brand that has been trusted to provide peace of mind for generations of American families.”

AAA is focused on providing customer choice and does this by augmenting roadside assistance with state-of-the-art technology. The overall goal is to create seamless and secure access from any device so members can connect with customer service. For example, the AAA mobile app enables users to map a route, identify gas prices, find discounts, book a hotel, and access AAA digital assistance for all sorts of vehicles, from bikes to cars. The AAA mobile app enables geolocation and text notifications of service truck arrival time with a one-touch click. Abedi’s team is also working on chatbots and digital capabilities to monitor vehicle safety and car trouble. For example, the member will be notified when it’s time to replace their car battery, and the system will provide automatic scheduling for the replacement delivery.

Another initiative that excites Abedi is the company’s partnership with Amazon Alexa and Google Home. ACG has produced skills adopted by the virtual assistants that allow members to access the vast library of AAA services.

You can request Alexa to ask AAA for the best Italian restaurants in your area, and Alexa will share listings by accessing the AAA rating system and offer to make reservations via Open Table,” Abedi says. “Or if you get locked out of your car, you can ask Alexa to send help. You can even access your AAA insurance information and request a new card.
Top 5 risers

We are particularly interested in organizations that make sizable improvements to their customer experience year over year.

In 2019, the following organizations were the biggest risers in our list. It is rare that improvement is an overnight success story. Mostly it is the culmination of several years of work which all comes together in the mind of the customer after an interaction.

UnitedHealthcare is transforming the member experience to be proactive, predictive, and personalized.

Healthcare is becoming more expensive, and individuals are demanding more for their money. Yet as expectations grow, members face highly disconnected digital experiences during their most vulnerable moments. UnitedHealthcare seeks to transform the way members think about their relationship with health insurers by anticipating member needs and by giving individuals the power to navigate their personal health journeys.

UnitedHealthcare is investing heavily in new technology. “There is a lot more focus on consumer digital, a lot more focus on personalization, and a lot more focus on giving control back to the people that we serve,” says Phil McKoy, CIO at UnitedHealthcare.

Every interaction with UnitedHealthcare is designed to delight its members and to intelligently guide them to the highest-quality, most-affordable care options. When members call with a routine claims question, for example, UnitedHealthcare customer care representatives automatically know who the member is. Using the company’s new systems, representatives can see all relevant member information on a single screen, and they can recommend care programs that benefit the member’s health.

Kate-Lin Dennis is a Senior Customer Care Representative at UnitedHealthcare and uses the new system every day to help members live healthier lives. “With the new technology, if somebody calls in and needs diabetic education, we’re able to look up local pharmacies for them that service diabetic supplies, and set them up with home health agencies,” said Dennis. “We can set them up with programs that help guide them through those processes.”
At PNC, delivering an exceptional customer experience is among the key performance goals established for every PNC employee.

From 2017, PNC has focused on growing its customer-focused employee culture through numerous enhancements, including a one-to-one recruiting and hiring process that enables PNC to better assess an employee’s dedication to the customer. Also, the customer advocacy review process has been expanded to incorporate a more robust customer impact assessment, and to reinforce behaviors and skills, such as empathy, that are critical for meeting and exceeding customer expectations through enterprise-wide training. Further, to ensure that PNC can quickly react to customers’ changing needs, an agile approach to management has been adopted within many of its digital and product teams, enabling greater project flexibility and responsiveness.

The mission of State Farm is to help people manage the risks of everyday life, recover from the unexpected, and realize their dreams. State Farm and its affiliates are the largest providers of auto and home insurance in the United States. Its nearly 19,000 agents and approximately 65,000 employees service approximately 83 million policies and accounts, including about 81 million auto, fire, life, health, and commercial policies, and about 2 million bank accounts.

They are focused on making their next-gen customer experience both seamless and personalized, on a day-to-day, week-to-week, year-to-year basis, across digital and offline channels, no matter who in the company is interacting with the customer. People, process, and technology transformation is required for enterprise financial services firms with legacy systems in place to move to the next level. Automated data capture and synchronization into new CRM platforms has enabled State Farm to provide actionable insights to its agents, improving the customer experience and presenting agents with opportunities to grow their book of business.

State Farm considers their ultimate weapon to be their unique combination of technology with the local, personal relationships their State Farm agents have created and continue to build with customers. In the last 18 months, State Farm has modernized all of its customer-facing associates on their systems, in addition to modernizing business processes and other technologies, all in the name of improved customer experience. These empowered agents are part of their next-gen, unified customer experience, and they use sophisticated tools to keep customers engaged with tailored communications at exactly the moments that matter.
Sam's Club has been investing in new technology to deliver multi-channel customer experiences. For example, shoppers at a Sam's Club can open up their Sam's Club app and scan each item's barcode as they fill their shopping carts. The app keeps a running total of everything in the cart, and then, when the shopper is ready to checkout and pay, they can do so inside the app.

As they walk out of the Club, they show their digital receipt to a "greeter" at the exit. The receipt is scanned, and the customer goes on their way.

Online products can be browsed via in-store kiosks, added to the member's online cart, and then shipped to the shopper's home. In addition, store associates are trained to become "problem solvers" for customers, and that is boosting ecommerce sales. If a member can't find a product they want in the club, associates are instructed to try and help them find it at samsclub.com.

Sam's Club is also trying out a new concept store to "reimagine" the retail experience. Instead of traditional store associates, the location will feature Member Hosts — employees armed with digital tools who can serve like digital concierges and help customers through the experience.

Sam's Club Now will use electronic shelf labels, which will automatically update inventory prices and eliminate traditional signs. The stores will have more than 700 digital cameras to help manage inventory and make it easier to get around the location. The Sam's Club Now store will be about one quarter the size of a traditional Sam's Club location.

AMC has more than 1,000 theatres and 11,000 screens in the US and globally.

The theater chain has always delivered a premium movie-going experience with its recliner seating, premium sight and sound formats, and high-quality food and beverage offerings, including Coca-Cola Freestyle machines, MacGuffins bars, and AMC Dine-In theaters.

When AMC relaunched its rewards program in 2016, it was to ensure that the AMC Stubs program showcased the best parts of AMC and enhanced the member experience end-to-end, from ticket purchase through show time and beyond.

The introduction of the A-list program can make the experience even better for frequent moviegoers who see multiple movies each week. With this subscription-based program, customers have the opportunity to make reservations in advance, get priority access, and receive discounts and upgrades on food and beverages. The AMC Stubs program has pushed the current membership of the entire loyalty program to more than 15.8 million U.S. households.
The Six Pillars of Customer Experience

For a decade we have been measuring The Six Pillars of Customer Experience. Derived from millions of customer evaluations of thousands of brands, we have empirically found that they describe customer experience excellence.

The leading firms demonstrate mastery of these pillars and are outstanding at all of them. This is illustrated by our number one firm Navy Federal Credit Union. (See spotlight on Page 37.)

The pillars are inextricably intertwined and in combination provide a powerful mechanism for viewing how well a customer experience is delivered across channels, industries, and company types.

They are rooted in human psychology and motivation and, as such, are relevant across B2B and B2C and are as relevant for employees as they are customers.

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

The Six Pillars model of customer experience best practice was developed to provide a precise, usable definition of the kind of emotional outcome a successful experience needed to deliver. This aim was born out of a problem of definition associated with previous ways of explaining customer experiences, plus measures such as NPS or CSAT. While these concepts remain useful for describing the symptoms of a successful experience, most organizations found that they did little to direct or define what a good result looked like. Understanding customer leading practices was largely anchored in case studies and anecdotes, rather than scientific rigor.

To address this problem of definition, KPMG’s Customer Experience Excellence Center’s research clearly shows that there are six discrete, fundamental components of an ideal experience: The Six Pillars. These have been derived from detailed customer reviews, validated in each market, and modeled against the commercial outcomes of retention and recommendation.
Using individualized attention to drive emotional connection.

Personalization 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, individualized attention, knowledge of preferences, and past interactions all add up to an experience that feels personal.

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 make the customer feel really good about the experience. A sincere apology and acting with urgency are two crucial elements of successful resolution.

Being trustworthy and engendering trust.

Integrity is an outcome of consistent organizational behavior that demonstrates trustworthiness. There are trust-building events where organizations 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 organization as a whole. For all customers, it is the degree to which the organization delivers on its promises that is consistently top of mind.

Minimizing customer effort and creating frictionless processes.

Customers are time poor and are 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.

Managing, meeting and exceeding customer expectations.

Customers have expectations about how their needs will be met, increasingly set by the best brands they have encountered. Understanding, delivering, and, if possible, exceeding expectations is a key skill of great organizations. Some are able to make statements of clear intent that set expectations (e.g., “never knowingly undersold”) while others set the expectation specifically (“delivery in 48 hours”). And then delight the customer when they exceed it.

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 behaviors 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.
For the last decade, KPMG professionals have been asking consumers about their individual experiences with brands. Over that time, more than 275,000 consumers have been interviewed and 2,700 brands measured to collect more than three million individual evaluations.

The research for this US report was conducted via an online survey methodology, completed in May 2019.

A total of 7552 consumers were interviewed. A nationally representative consumer sample was targeted in terms of age and gender. To participate in the research and 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—so not all respondents are existing customers of the brand they evaluated.

In order to be included in the final rankings for each country, each brand must have achieved a minimum of 100 consumer responses.
How does our top performing company, Navy Federal Credit Union, apply The Six Pillars?

**Integrity**

For Navy Federal Credit Union (NFCU), trust starts with trusting their customer. They believe that trust begets trust. If they show they trust their customer, then the customer will trust them. The front line staff are trained and empowered to make sensible decisions based on what is best for an individual customer. It also means that the company does everything in its power to do the right thing for its members. One example is responsible lending. As a lender this sometimes means saying no initially to loans that are not in the customer's best interest, but then finding something that is right for the customer’s individual circumstances.

**Resolution**

NFCU sees this as a two-way street, fixing pain points that may cause member issues, rapidly responding when things do go awry, but also helping customers resolve financing issues in their lives. As many of their customers are young and inexperienced, they can often come to NFCU already having loans at high levels of interest. Because the company understands the nature of the military, a guaranteed income and certainty on what that income is, then they can refinance the loan at a lower rate of interest.

**Empathy**

Underpinning the NFCU customer experience strategy is empathy, seeing the world through their members’ eyes, and ensuring they achieve an emotional connection as a consequence. This requires employees to really understand what their customers are experiencing in their military service. Forty weeks of the year at 7:00 a.m. marines graduate from Parris Island. Forty weeks of the year NFCU staff are present to witness this event and see its impact on not just their members, but also to share the pride felt by their members’ families. The staff also has to spend time in the contact centers listening to calls and hearing first hand the emotion in their members’ voices and really seeing the world as they see it.

**Time & Effort**

NFCU is on a continuous quest to make life as easy as possible for their members. Their apps are co-created with members. In the development process, the key questions are:

- How do we help you faster,
- How do we make life easier for you
- What else can we do to make this work better for you?

NFCU operates a true omni-channel experience enabling members to conduct tasks when and where it is easiest for them.

**Personalization**

The aim is mass individualization where every member feels valued and important. Knowing your customer is the NFCU mantra. Segmentation, personas, and big and small data all contribute to highly personalized interactions. Knowing the member’s life stage, whether starting out, being a veteran, or points in between, enables a direct personal connection. For those starting out, “they don’t know what questions they don’t know” is key to NFCU’s response. They recognize their role to anticipate what members need to know to be successful financially. The entire focus is on relevance.

**Expectations**

NFCU use their knowledge of the military and their customers to ensure they are able to surprise, delight, and exceed expectations at key moments in their lives. When it comes to buying their first car or when they are sent on their first deployment, NFCU is there to provide a very human relationship when it matters most.

Source: a podcast by NFCU Vice President Pam Piligian

The connected experience
Six Pillars functional responsibilities

Many firms use the Six Pillars as their overarching design criteria to provide alignment and cohesion across functions and teams when implementing their CX strategy. As the DNA of great experience, the Pillars provide a checklist across functions to ensure every experience is constructed based on leading practice:

**Personalization**
- Database build and customer data management
- Individual communication strategies
- Propositions that can be configured to individual needs
- Support materials that educate the customer and put them in control

**Resolution**
- Rapid response to advertising and data issues.
- Use of complaint and customer feedback to modify communications and propositions

**Integrity**
- Rapid response to advertising and data issues.
- Use of complaint and customer feedback to modify communications and propositions

**Marketing**
- Provide relevant stimulus and food for thought
- Entice based on understanding individual customer needs
- Ongoing learning about individual customers

**Sales**
- Learning from customer feedback
- Manage customer relationship
- Timeline to a fix

**Service**
- Show me you know me
- Each customer appreciated as an individual
- Interactions that show customer is valued and important
- Customer journey orientation

- A focus on solving problems
- Proactive and pre-emptive
- Rapid response to issues
- “Heroic” recovery
- Support when needed

- Trust-building behavior
- Customer needs come first – focus on acting in the customer’s best interest
- Do not over promise
- Clear and transparent

- Keep promises
- Identify trust-building and trust-eroding moments
- Service based on brand values
Time & Effort

- Communications are timed to be relevant
- Important information easily accessible
- Clear signposting for customers who self-serve

Expectations

- Brand promise and business purpose explained
- Website intuitive and easy to use
- Anticipate customer needs before customers realize they have them
- Ensure experience not over engineered

Empathy

- Customer understanding and insight
- Communications demonstrate customer understanding
- Insight drives action

- Make it easy to purchase
- Focus on most valuable customers
- Look to reduce customer costs

- Brand values set expectations
- Delivery in line with the brand promise
- Communicate clearly and openly

- Understand the customer’s psychological, as well as rational needs
- Anticipate future needs
- Show customer you see the world from their perspective

- Usable, easy access via technology
- Social media monitoring responsiveness
- Intuitive and easy to interact
- Easy self-serve

- Look to surprise when appropriate
- Set expectations consistently based on customer journey
- Deliver the brand promise

- Listening skills
- Emotionally intelligent behavior
- Responsive and demonstrate you care

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Key points of connection

Today’s customer are better informed, better connected and more demanding than ever before. And markets are moving faster with continuing disruption and upstart challenges to the accepted order.

As the pressure builds and organizations are struggling to realize benefits, companies that are investing in connecting their front-, middle-, and back-office to better serve customers are more likely to meet customer expectations, achieve their business objectives, and deliver return on investment.

Based on this study, and signals we are hearing from the market, we believe there are five critical points of connection that should be addressed:

**Customer experience strategy**

The customer experience needs to coalesce around a central idea or organizing principle that converts the brand promise, values and personality into everyday delivery.

**Voice of the customer**

A recent market research study quoted in the Harvard Business Review noted that only 11% of customer-impacting decisions are backed with customer insight. A fact that suggests that the majority of decisions are based on guesswork or, at best, intuition.

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Connecting the customer &
employee experience
Successful organizations think more and more about end-to-end transformation that focuses on internal customers—their employees—as well as external ones.

Connecting the enterprise &
aligning capabilities
High-performing organizations are getting connected by making significant investments across a number of connected enterprise capabilities.

Next generation personalization
The essence of personalization is the individualization of the experience. It is more than just the curation of content related to an individual’s previous behaviour. It is about how the customer is left feeling about themselves.
The customer experience strategy

The fundamental point of connection that ensures the integrity of the whole is the CX strategy. The customer experience needs to coalesce around a central idea or organizing principle that converts the brand promise, values, and personality into everyday delivery.

However, companies enter the world of customer experience at different stages in their maturity. For some it is journey mapping; for others it is technology.

But wherever the entry point, ultimately little real progress can be made until a coherent customer experience strategy is formulated and implemented. There are four key stages as follows:
Customer definition
• Detailed knowledge of the customer base
• Segmentation based on needs, circumstances, behaviors, and life problems

The target customer experience
• The controlling idea, organizing principle
• Target experience defined overall and for each segment

Internal assessment
• “Fit to fly,” CX health check, maturity modelling, organization for success
• Connectivity analysis across departments
• Culture assessment, readiness for target experience delivery
• Transformation vs. continuous improvement

The market definition
• Comparison, benchmark with key competitors
• Trends and developments

Prioritization
• Quantifying journey components in terms of performance vs. competitors (contribution to overall measures such as NPS and volumetric, such as how many customers experience that component)
• Identifying which projects will make the most difference to customers vs. internal departmental requirements (e.g. Freeing up resources from non-customer-critical projects to ensure key projects are adequately resourced)
• Identifying “hallmark” projects that will deliver a quantum leap in CX performance and need to be closely monitored by the leadership team

Roadmap
• Critical path analysis
• Project portfolio sequencing and multiyear planning

Design principles
• Link to brand and internal values
• Guidelines to ensure consistency of delivery when different teams are working on the customer experience

Employee experience design
• Life-stage delivery and employee journeys
• Internal segments and resulting needs

Journey atlas
• The overview of end-to-end customer journeys
• Definitions from the customer’s perspective (i.e. buying a home vs. acquiring a mortgage)
• Journeys that bisect other journeys (i.e. bereavement and fraud)

Journey design
• Journey mapping “as is” and “to be” and service-design blueprints
• “Jobs to be done” methodology

Interaction blueprints
• Definitions for how the most common interactions will bring the brand alive
• Step-by-step implementation of leading practice in different interaction types, such as angry customers or emotional customers.

Defining the insight ecosystem
• Insight ecosystem components
• VOC program
• Data and analysis

Insight frameworks
• Measurement frameworks
• Relationship and event / transaction measures

Measurement
• Continuous improvement process
• Root cause analysis
Prioritization and action planning are at the heart of an effective customer strategy. Key to the success of the customer experience program is the creation of targeted and achievable improvement plans. The best practice approach looks across journey elements and touchpoints understanding what is important to the customer, how well it is delivered, how many customers experience it and then how easy it is to implement a solution.

**Approach overview**

- **Establish prioritization framework**

  Identifying each sub-journey element and the touchpoints involved. For one FS client, for example, there are some 30 major journeys with 150 sub-journeys. These sub-journeys are in turn supported by 20 different touchpoints.

- **Link opportunities to financial value**

  Identifying the pain point opportunities from tracking research and then adding a volumetric quantitative context aids decision-making. This should also include high level assessment on financial and service impact, alignment with your brand principles, and ease of implementation.

- **Apply the prioritization framework**

  The total set of opportunities can then be assessed against the prioritization framework. Selected opportunities can then be assessed against the prioritization framework. Selected opportunities can be separated into immediate “quick wins”, an improvement backing and long term priorities.
A strategy to connect people for quality outcomes

Publix, the 1,200-store grocery chain serving the southeastern United States, is noted for its customer service. Just ask Madison, who last year when she was three, left her stuffed bunny in a Publix shopping cart in Daphne, Alabama.

A three-person team led by Daphne store manager Mike Gayheart tracked the missing rabbit via store surveillance footage from shopping cart to trash can to dumpster to garbage truck and eventually to the local landfill. Not only did Gayheart and team recover Bunny – after some digging – he even took it home and washed it three times before returning it to Madison.

Customer service runs deep at Publix because it’s employee owned. In fact, with 200,000 employees and 2018 sales of $36.1 billion, it’s the largest employee-owned company in the United States.

Employee ownership translates directly into the customer shopping experience – into things like clean stores, short checkout lines, knowledgeable employees and special customer assistance. Not sure where to find your favorite brand of mint chip ice cream? Publix employees will escort you to the correct aisle and shelf. Finished checking out? An employee will carry your packages from the store and help you load them into your car.

Customers cite a range of other factors large and small that add to the Publix experience – knowledgeable cashiers adept at helping with coupons, mobile alerts on special deals via the Publix app and the “Pub Sub,” Publix’s special take on the hoagie sandwich and a perennial customer favorite.

That kind of special experience means that Publix is able to eschew some of the standard tools retailers use to stay in their customers’ good graces. It doesn’t have a loyalty program, for example. While it does offer digital coupons, which can be redeemed with a mobile phone number, its main focus is on the type of loyalty that comes with providing a top-quality customer experience and extraordinary service – rather than on discounts.

Thanks in part to this loyalty, Publix is ranked as one of the most admired companies in the world. And it’s perhaps not surprising, given its employee ownership, that it has been named one of Fortune’s 100 Best Companies to work for in America for 22 consecutive years. This year, it ranked No. 1 on Fortune’s inaugural Best Big Companies list.

It seems that both employees and customers agree with the company’s famous slogan: “Publix, where shopping is a pleasure.”
According to our research, high-performing organizations are getting connected by making significant investments across a number of connected enterprise capabilities. They are doing this to a greater degree than less mature organizations. These connected enterprises are able to understand what customers need and value, and they achieve it by delivering the intended experience profitably. They also have the responsiveness and resiliency to evolve with the changing consumer and competitive landscape to consistently deliver on their customer promise. The connected enterprise capabilities are:
Spotlight on excellence

Panera Bread

Connecting the dots for the customer

In the highly competitive world of Quick Service Restaurants (QSR), Panera Bread is guided by a customer experience metric you won’t find in any business school textbook: the “desire to friction” ratio.

“It’s really pretty simple,” says Mark Berinato, Panera’s vice president of digital experience. “We want our customers’ desire for our product to exceed the effort they have to make to obtain it.”

Over the past few years, Panera has been racking up wins on both sides of the customer experience ledger. In terms of increasing desire, Panera has built on its “food as it should be” positioning to introduce a breakfast menu, crowd-source new menu combinations via its “You Pick 2” initiative and build “MyPanera” into the industry’s largest loyalty program – with some 34 million members. Panera surveys MyPanera members regularly about their experience after visiting a café. The feedback flows back to the cafés and is used to improve operations and customer service. It also serves as a trigger for follow-up communications with the customer.

“The key is creating a culture of what we call ‘Panera Warmth’ – engaging the guests in a real, honest and human way,” says Berinato. “We also use My Panera to not only offer rewards but to provide a more personalized experience. We’ll send you recommendations about new menu items that might fit your taste profile and to help you order in the way that’s most efficient for you.”

This focus on efficiency is at the center of Panera’s efforts to reduce customer “friction.”

Beginning in 2014, the company launched Panera 2.0, an omnichannel initiative to improve the customer experience through tech-enabled services, such as self-order kiosks, digital ordering via a mobile app.

But Berinato says that while digital technology is a critical tool in addressing friction issues, it’s never the company’s starting point.

“We take a step back,” he says, “and discuss the specific job we’re doing for the customer – how do we make it easier, for example, for a guest who only has five minutes in the morning to order and pick up their food on the way to work. We then use digital technology to help accomplish that task. We start with the job and innovate out.”

Panera is initiating what it believes is a promising new innovation: Panera Tap – a pilot program in which customers avoid waiting in line and pay for “grab and go” items – say a cup of coffee – by using the mobile app on their phone. As Panera expands in non-traditional locations such as airports and travel centers, they believe these innovations will be an increasingly important part of the customer experience. In Panera’s world, that has to improve the “desire to friction” ratio. And keep their happy customers coming back for more.
Airbnb has created an entirely new market based on its insight that people want to make their assets work harder.

Digit provides a real solution to the problem of reducing debt through their pragmatic micro-savings product.

What customers need and want, how they can be served better, and how this insight can be harnessed to achieve a superior competitive position are questions every company is grappling with.

The bottom line is that with the current focus on customer experience, the need for customer-led growth, and the drive for competitive advantage demands customer and market insight like never before.

So with a clear need and with advanced technologies generating large quantities of customer data, where is the problem? There are two fundamental issues:

- The ability of the insight team to surface real insight that makes a difference to both the customer and the commercial interests of the firm and is actionable by the wider organization
- The failure of the wider organization to absorb, internalize, and act on that insight.

Organizations need to systematically harness customer insight and act quickly upon it if they are to drive rapid growth.

Turning insight into action is a process, and like most processes it needs to be managed effectively end to end. The reality is that in most companies, it is a process that is fragmented and piecemeal if it is seen as a process at all. The focus therefore needs to be on the process of insight management and the activities, skills, and technologies that support it.

A recent market research study quoted in the Harvard Business Review noted that only 11% of customer-impacting decisions are backed with customer insight. A fact that suggests that the majority of decisions are based on guesswork or, at best, intuition.

For some organizations, this intuition is driven by real closeness to the customer, but for the majority, it is based on what people think the customer wants and, in today’s rapidly changing consumer world, that is a dangerous place to be.

Meanwhile, the awkward reality is that new entrants are disrupting existing players based on a superior understanding of customer needs, wants, and life problems coupled with innovative tech-enabled solutions.

Voice of the customer

The bottom line is that with the current focus on customer experience, the need for customer-led growth, and the drive for competitive advantage demands customer and market insight like never before.
Multiple elements play a role in the evolving insight framework. The role of the insight team is increasingly becoming facilitation. It is applying insight to impact processes through coordination of the insights framework (a set of structures, people, and processes) that translate data into actionable strategy. The insight process has four key components:

**Act on sight:** The processes to use the insights to make decisions and convert them into activities that are implemented across the firm

**Acquire insight:** The mechanisms that are used to manage the ecosystem of data and distill insights from internal and external sources, alongside new sources of insight from social media, ethnography, and behaviors

**Understand insight implications:** The methodologies, analytical techniques and frameworks that are employed to uncover "non-obvious" insights

**Measure and improve activities:** The continuing evaluation of how insight-driven actions are performing

The insight framework is a logically designed set of connections and standards integrating each component in the insight value chain to meet stakeholder needs. Sometimes referred to as the “insights engine” it is the orchestrated management of data through each stage of the process.
Decisions fall into three buckets. The level of information required for each will vary.

**Enterprise-wide decisions**

These infrequent and high-risk decisions have the potential to shape the future of the company and will likely be made through senior company leadership consensus.

**Cross-functional decisions**

These are more frequent and can be high-risk. This could include a series of small, interconnected decisions made by different groups. Whether this is facilitated through meetings or forums, it is about the right input at the right time. When no meeting or forum is used, the decisions will require a collaborative, end-to-end decision process.

**Siloed decisions**

Infrequent, low-stakes decisions made by individuals who are often senior stakeholders.

The prize in managing the framework to drive action is a significant one. What is clear from the millions of customer evaluations we have collected globally is that customers feel that customer-centric insight-driven companies really “get” them, listen to them, respect them, and provide them with intangible, emotional benefits that better meet their needs. In return, they reward them with loyalty, recommendations, and higher levels of spend.

*A valid, actionable insight achieves nothing unless it reaches the relevant decision-makers and they act on it.*

If the insight team is to ensure that insight will be acted upon, it needs to tell a compelling story, be significant, be decision-centric, and map to a specific stakeholder or stakeholder group.

Decision targeting is the key way to embed insight and analytics in an organization. So insights need to be routed towards stakeholders in line with the decisions they take.

Transformation requires transparency, precision, speed, granularity, and value in all decisions.

*Insight without action is a data point. If insight is the bloodstream of the customer-centric organization, action is the oxygen in the blood. The world’s most customer-centric organizations live and breathe customer insight. Every part of the organization is aligned to the insight management process of acquiring, understanding, and actioning customer insight. It drives innovation, personalization, and experience design. Knowing their customer is the primary success factor for these organizations.*
Listening to the Voice of the Customer

Stacy Keller Williams, vice president of Contact Center Operations Member Experience & Training at Navy Federal, has some simple advice for companies seeking to improve the quality of their customer service: “Focus on culture.”

Navy Federal Credit Union has long been known for its culture of customer service and the high-quality experience it provides its 8 million members. Even more impressive, the company has maintained and enhanced this level of service while more than doubling its assets and member numbers over the past 10 years.

For Ms. Williams, culture isn’t a “checklist.” It comes from creating an environment in which Navy Federal employees feel empowered to provide the emotional connection that is at the heart of every great member experience.

“We have a collective sense of responsibility and ownership when it comes to the member experience,” Ms. Williams says. “We all feel like we own it. Our team members take great pride and have a real sense of purpose when it comes to serving our members.”

Serving those members, in Ms. Williams’ view, starts with listening to the voice of the customer and seeing everything through a customer lens. The company collects member feedback from multiple sources, including branch operations, member surveys and member focus groups. More recently, it has begun analyzing unstructured data from member phone calls – using advanced analytics to assess both the content of the calls and the sentiment behind them.

During the recent government shut-down, for example, the company monitored member calls in real time, then went back and analyzed the calls to develop a deeper understanding of what members were saying as well as the feelings they expressed.

“We used that information,” Ms. Williams says, “to answer questions like, ‘How do we make the program better? How do we follow-up with communications to make the program clearer?'”

The voice of the customer is also front and center when Navy Federal introduces a new product or product refinement. Recently, when updating its popular mobile app – which handles more than 100 million logins per month – the company conducted 17 rounds of focus groups and employed an iterative development process to zero in on the updates that customers really wanted. The result: a 400 percent uptick in feature usage when the app was introduced.

Under new CEO Mary McDuffie, Navy Federal has codified what members are looking for in four broad principles that have become the cornerstone of the company’s culture and service ethic:

- Show me you know me
- Keep it simple
- Do it for me
- Tell me what’s next

“We all feel like we own it. Our team members take great pride and have a real sense of purpose when it comes to serving our members.”

Those four principles are the essence of the experience we’re trying to create,” Ms. Williams says. “They have been embraced by our team members and are central to our culture. They align directly with what members tell us they want from the Navy Federal experience.”
The essence of personalization is the individualization of the experience. It is more than just the curation of content related to an individual’s previous behavior. It is about how the customer is left feeling about themselves.

Following an interaction, do they feel known, understood, valued, important, more in control, and better able to deal with the problems ahead? Ultimately great personalization improves a customer’s sense of self worth.

Next-generation personalization uses context-specific information to guide the customer on their way, putting the customer in control, and providing knowledge and education when it is needed.

Intelligent guidance across customer journeys is the next big yardstick for personalization and the technologies that support it. It sets and manages customer expectations, identifies the options available to them, and provides guidance as to what is likely to happen next.

This context-specific guidance is like having a personal navigator there to assist you in dealing with life’s problems. At its heart is next-best-action technology. But it is less about presenting offers and promotions at the right time, although that is certainly part of it, and more about having a positive impact on customers’ lives.

Brands and individuals who offer radically superior customer service stand out because they anticipate unexpressed needs or wishes. They look for the next problem to solve, not which product to sell.

At its heart, next generation personalization, is about helping customers solve life problems. USAA understands this and focuses in on life events where the problems they can help with arise—from first job, to buying a car, to managing an overseas posting.

They happen to sell financial services but their mission is to make their customers’ lives easier.

USAA for example uses machine learning and artificial intelligence for life event detection, next best action, and experience personalization so they can anticipate what a customer is about to experience and get there first with advice, guidance, and, if appropriate, a useful product. USAA has invested in AI and machine learning company Cognitive Scale.

Matt Sanchez from Cognitive Scale describes it as follows: "Imagine being able to serve you with the things that you need pre-emptively, without you sort of asking for them, just because [the technology] knows you. It knows you as a consumer through your journey," and offers recommendations and offers “at the right time.”
It is no surprise that it is startups who exemplify the approach. They identify a customer pain point and address it comprehensively, providing solutions not products. They solve problems that matter. Digit and their approach to reducing student debt, Hilton and their app that enables frictionless check in and check out for business travellers, Uber and the need for instant transport, Airbnb and the desire for authentic low-cost accommodation. Each of these puts the customer in control and provides real-time context-specific guidance on how best to move forward.

Successful implementation of intelligent guidance has a number of prerequisites. You must know your customer and their lives at a deep and profound level of detail. Customer journeys must be defined, and the full atlas of the customer life journeys a company is serving must be understood.

These journeys need to be defined in a customer-centric way, not a product-centric way. For example, it is the difference between a mortgage journey and helping the customer make a home. USAA, for example, talks about the need for “Money Management,” rather than a current account, debit card, credit card, or personal loan.

The key points of friction the customer is likely to encounter need to be identified, and opportunities for advice and guidance highlighted. It is these opportunities that individualize the experience and provide the basis for a strong future relationship.

“Jobs to be done” as an innovation methodology provides a mechanism for surfacing customer issues outside of the immediate product that a company can assist with. Bereavement is a good example. Many companies have learned to treat this sensitively but their action is often limited to the immediate product holding. Yet the customer has multiple “jobs” to do in these circumstances notifying other companies, pensions, executorship and various governmental bodies.

Firms can decide which of these “jobs” they can help with directly and which “jobs” they can help the customer resolve by signposting other potential solutions.

Success in implementing the next generation of personalization arises from a very different business culture—one that is not afraid to fail. The approach demands a test and learn mentality where there is no such thing as failure. Instead there is just the gaining of further knowledge where services, products, and insights are brought to market quickly and decisively, and modified in real time as learning progresses.

USAA for example uses Cognitive Scale’s “10-10-10” method “which helps businesses select and model their first cognitive system in 10 hours, configure that system using their own data in 10 days, and deploy it within 10 weeks.” (USAA press release)

The central problem though is that most companies are organized in a product-oriented way. This means that product managers have specific volume or revenue targets. The next-best-action paradigm for sales or service demands working back from the customer to optimize messaging to a customer circumstance, not a product. Organizationally this means that different business functions will need to collaborate to define next-best-action strategies. New ways of working and organizing will need to be implemented to better reflect the customer-centric nature of these new personalization processes.
Putting customers at the heart of the fast-food experience

Chick-fil-A’s recipe for customer service features several tried-and-true ingredients seasoned with a dash of innovation and digital technology. The company ranked 3rd overall in KPMG’s Customer Experience Excellence 2019 list and 1st in the Restaurants and Fast Food category.

Since its founding in 1946 by Truett Cathy, Chick-fil-A has built its reputation on clean restaurants, unfailingly polite employees and superior customer service. Employees receive extensive training called “Core 4” to learn specific behaviors that make for a better customer experience.

These include:

- Making eye contact
- Smiling
- Speaking enthusiastically
- Saying “my pleasure,” not just “you’re welcome”

But employees’ responsibility for delivering a pleasant customer experience doesn’t end there. They’re also expected to extend “second mile service” – touches like flowers on the table or having employees take tablet orders from guests waiting on the drive-thru line.

Much of the company’s success also stems from its rigorous process for recruiting operators. That process can take more than a year and involves multiple interviews (some with spouses) and writing several essays. Last year, the company accepted around 100 operators out of 68,000 inquiries and historically has had a 0.15 percent acceptance rate.

Chick-fil-A covers many of the new operators’ start-up expenses and only charges a $10,000 annual licensing fee. In return, however, operators can only own a single restaurant, must agree to follow all company regulations and aren’t allowed to have any other job. Operators thus have a deeply engrained ownership mentality and take a hands-on approach to hospitality and customer service.

Chick-fil-A, however, isn’t relying just on long-standing practice to compete in today’s challenging marketplace. It’s also investing in technology and new services to improve the customer experience. Over the past few years, for example, it has launched a highly successful app (based on an average app score of 4.9 from over 700,000 customers) and now derives 20 percent of its sales from digital orders.

It’s also introduced “Mom’s Valet” – a service that allows guests to reserve a table inside the restaurant while ordering on the drive-thru line – and debuted a free delivery service at 1,100 restaurants nationwide with its partner, DoorDash.

Thanks in part to this single-minded focus on customer service, Chick-fil-A is now the third largest restaurant chain in the U.S. – up from number seven just a few years ago.

Revenues in 2018 were $10.5 billion, more than double the $4.6 billion earned in 2012, and revenues per restaurant rose to $4.6 million from $2.8 million.
Connecting the customer and employee experience

The best customer experiences bring the company’s distinctive brand values and attributes to life, and the same is true of employee experiences.

Companies are designing them to align with the priorities and differentiators of their brands. For example, if a company wants its brand to be known for automation and speed, then the employee’s workplace environment, benefits, performance reviews, and should be technology-enabled and fast. If personalization and care is what distinguishes a brand, then the employee experience at that company should deliver on those values.

Our research shows that successful organizations think more and more about end-to-end transformation that focuses on internal customers—their employees—as well as external ones, to gain a sustainable competitive edge.

Modern customer experiences require the frontline employee to act in a way that is not always consistent with how they feel internally.

The complexity of delivering a personalized, emotionally connective customer experience while dealing with customers’ different needs, wants, and personalities requires high degrees of empathy, emotional intelligence, and resilience.

However the level of emotional intelligence individuals possess can vary widely. That is why leading companies are very focused on the type of person they recruit, and their values, motivations, and natural ability to care. They support their people with wellbeing and mental support programs recognizing that emotional labor brings stress all its own.

First direct, the telephone and online bank, and the Number One brand in the UK, recruit primarily from members of the caring professions. Nearly half of all new recruits are recommended by existing employees, so like recruits like.

Zappos took the big decision to relocate their company from San Francisco to Las Vegas where there was a ready supply of emotionally intelligent individuals trained by the hospitality industry.

Wegmans, the supermarket chain in the northwest U.S. and Air New Zealand, both firms that lead in our global index, specifically recruit employees for their personalities.

Subconsciously, customers assess the emotional state of employees and it impacts their view of the experience. Are the employees we encounter enthusiastic, happy, and energetically going about their duties? Or are they simply acting robotically to fulfil what is needed?

Our research shows that the organizations that achieve leadership have put emotional connections at the center of a chain which starts with culture and ends with growth. Doing this means considering the way in which employee experience bisects with customer experience.

This “human value chain” shows the link from culture, to employee experience, to their behaviors, to the customer experience, and, ultimately, the customer behaviors that underpin retention, acquisition, and lifetime value.
Making this value chain work requires emotional connectivity. To ensure this connectivity exists between customers and employees, the best organizations manage various environmental, leadership, and structural factors.

Once the organization has the right employees, it then needs to ensure that the right environment exists for the employee to deliver their best for the customer. It requires an employee experience that enables The Six Pillars of Customer Experience to emerge naturally for customers.

When the employee brings emotional intelligence, enthusiasm, and energy, and the organization brings empowerment, enablement, and engagement, then magic happens for customers.

So, simply put, the employee experience should directly align to the customer experience. Firms need to design their employee experiences as methodically as they design their customer experiences at both the strategic level and the day-to-day level. Increasingly this is done through the design of employee journeys.

This isn’t just for frontline employees. Turning the support functions (such as information technology, finance, human resources and purchasing) into excellent customer-service operations is a powerful lever to sustain and expand a full customer-centric transformation. Creating line of sight between an internal task and its impact on the internal and external customer helps to create a new service culture that deepens customer-centric efforts in all layers of the organization.
Finding the employee journey that connects with customers

At Marriott International the path to an excellent customer experience begins and ends with its employees.

“Take care of associates and they will take care of the customer,” said J. Willard Marriott, the legendary founder of the 92-year-old hospitality company.

His company – now the largest hotel chain in the world with some 6,900 hotels under 30 different brands – has taken those words to heart in ways both formal and informal. It pioneered, for example, the development of one of the industry’s first holistic employee well-being initiatives and recently instituted a parental leave program covering births and adoptions. Meanwhile, Bill Marriott, the 87-year-old Executive Chairman of the company, still dines every day in the company cafeteria, where employees are welcome to share their lunch and their thoughts and ideas with him.

The company, moreover, has a reputation of backing up its words with actions. In 2009, it changed eligibility rules so employees whose hours were cut back due to the recession didn’t lose their healthcare benefits. And it plowed the savings from its 2018 tax cut into employee’s retirement accounts and into new career development and work-life support programs.

Marriott recognizes that employees who feel valued and appreciated are more highly motivated and are more likely to exert that extra bit of effort on behalf of customers.

The connection between EX – the employee experience – and CX – the customer experience – also underlies the company’s technology investments. Like all hospitality companies, Marriott employs technology to enhance all aspects of the customer experience, from booking a reservation to settling a bill. But it believes that customer experience is really about human connections. Technology’s true value lies in freeing up its hotel staff to spend more time creating those personalized customer experiences.

As an industry leader, Marriott is developing many new ways to delight customers – from experimenting with home rentals to expanding its award-winning Bonvoy customer loyalty program, which today serves 125 million members around the world. In all of this, however, the company remains true to its winning formula: a better employee experience unlocks a better customer experience.
Connecting the employee and customer: the Six Pillars

Our research shows that for the Six Pillars to naturally emerge in an organization, the following employee experience and customer-oriented leadership behaviors are required.

**Employee experience**
- Help me develop as an individual – be the best I can be
- Enable me to improve my sense of self-worth – make me feel my contribution is valued and that my work is meaningful
- A job role that enables me to utilize my unique talents
- An environment that promotes continuous learning and improvement

**Customer oriented leadership behaviors**
- Focus on the customer as an individual
- Aims to make the customer feel special and important
- The target experience for customers is articulated and understood
- Empowers people and encourages creativity within each individual

**Best practice exemplars**
- Marriott, Hilton, Taj.
- Air New Zealand

**Employee experience**
- There is support when I need it
- Personal concerns are dealt with, with urgency
- Able to participate in decisions that affect me and my team
- Leaders look after my interests
- I am supported to learn from mistakes without blame
- I am empowered to make sensible decisions

**Customer oriented leadership behaviors**
- React rapidly when dealing with a customer issue
- Look to leaving the customer feeling better about the organization

**Best practice exemplars**
- Ritz Carlton
- Specsavers

**Employee experience**
- Business has a higher purpose than just making money
- Fairness is key
- Interpersonal relationships are based on trust
- The environment is safe to be myself
- There is consistency between word and deed
- Communications are open and explanatory
- Rules are applied consistently
- There is trust between and across teams

**Customer oriented leadership behaviors**
- Conveys what we stand for to the customer
- Leaders inspire trust
- Leaders role model the organization's values
- Teams are enabled to see how they impact the customer
- Doing the right thing for customers is the top priority here

**Best practice exemplars**
- Lush
- KLP
- We Chat Pay
Employee experience
• The organization has stretching objectives
• Leaders are clear on their expectations
• Leaders provide helpful and constructive feedback

Customer oriented leadership behaviors
• Ensures we accurately set the customer’s expectations

Best practice exemplars
• USAA

Employee experience
• The organization and its leaders care about me
• I am able to bond and engage with colleagues
• Issues are dealt with sensitively and with emotional intelligence
• Leaders react positively and in line with our values when under pressure
• Leaders show sensitivity and concern over needs and feelings

Customer oriented leadership behaviors
• Demonstrates the organization cares about its customers and employees
• Leaders start by considering the customer when making decisions
• Fosters a sense of passion for the customer

Best practice exemplars
• Navy Federal Credit Union

Employee experience
• My time and extra effort are recognized and appropriately rewarded
• Leaders and managers show respect for my time
• Employee journeys to achieve a personal objective are clear and straightforward

Customer oriented leadership behaviors
• Look to minimize the effort a customer has to make to deal with us

Best practice exemplars
• Apple Store
Putting people at the heart of customer experience

Financial advisors are under tremendous pressure to create new business relationships and bring additional assets under management. However, fundamental changes to the industry are making this increasingly complicated.

Fintech companies and robo-advising platforms often deliver more convenience and better service at lower cost. There are also new forces in play: blockchain technologies, AI-driven financial advisory services and ever-more self-service technologies. At the same time, fee compression is forcing financial advisors to achieve more with less. Through it all, customer expectations continue to rise.

Financial advisors must deliver more value to justify comparatively higher fees—and a key differentiator is the client experience.

Edward Jones is completely focused on the client experience and ensuring it adds value at every customer interaction. It realizes that success requires a commitment to maximizing client empowerment, participation and confidence. Central to its approach is the ability to anticipate client needs before clients know they have them.

Anticipatory customer service is not a new concept, but data-driven approaches are making it easier to execute.

“We believe it’s a mind-set shift,” says Ken Cella, Principal, Client Strategies Group at Edward Jones. “We need to think like our clients—not just about them.”

Successful Edward Jones financial advisors are leveraging data aggregation technologies and on-boarding tools to help facilitate meaningful, trust-building conversations.

Prior to assisting with financial decisions, financial advisors can help clients clarify priorities and values. In this respect, a better Edward Jones client experience involves not only financial knowledge, but also emotional intelligence.

To identify opportunities to add value, Edward Jones involves its people. Harnessing their insights around what is necessary to deliver a great experience at every interaction has had a double benefit. It improves the experience for customers and increases loyalty—and also energizes employees.

According to Ken Cella, “We’ve found that having the chance to be creative and to contribute goes hand in hand with people loving their jobs.

A study we conducted among Edward Jones employees discovered that when staffers have “a lot” of meaningful innovation opportunities, 99 percent call Edward Jones a great workplace.”

At organizations throughout the financial services field, it’s never been more important to ensure that all employees bring their best new ideas to the business. The highest ranking financial brands in the research, such as Edward Jones, are boldly reinventing the future, and doing so in ways that widen the circle of people putting their minds to work.
Grocery retail remains the leading sector in the US for customer experience, achieving the highest scores of any sector across all Six Pillars. One grocery retailer – H-E-B – is featured in the top 10, and 11 are in the Top 100. In addition to H-E-B, other leaders in this sector include Wegmans at #13 and Publix at #14.

The most improved pillar for this group is Expectation, which improved 4 percent, followed by Empathy at 1 percent improvement. Other pillars have remained consistent or declined in performance year over year.

The area where this group performs best is in Time and Effort and Personalization, with cumulative averages over 8 in both categories.

As the highest ranked brand in the sector, H-E-B is described by respondents as elevating the weekly grocery shop experience. They say the stores have great prices and selection, and they are famous for giving back to the communities they serve.
Non-grocery retail

The non-grocery retail sector moved up one place to second overall in 2019, rising 2 percent in their CEE average. This year they have four companies in the Top 10, including Amazon, L.L. Bean, Costco and Polo Ralph Lauren. There are 40 Non-grocery Retail companies in the Top 100.

Amazon is awesome because I have a great experience tracking my orders online. I know when I will get a package, and it’s fun to watch a van move on an online map. It is safe and reliable.

US 2019 respondent (Amazon)

Restaurants and fast food

Restaurants and fast food moved down one position this year to the number three position. One company—Chick-fil-A—moved up five spots and remained in the Top 10. Fifteen restaurants and fast food companies are in the Top 100. Overall, the sector moved up 1 percent in its overall CEE performance score.

Chick-fil-A is always a great place to get food that I feel good about eating. I love their vision…. Their service is exceptional.

US 2019 respondent (Chick-fil-A)

The Expectation Pillar was the most improved with a 5 percent rise. The Time and Effort pillar score, while down 1 percent this year, remained the top score for the group, along with Personalization.

Both Costco and Polo Ralph Lauren are new to the Top 10 this year.

A regular feature on the US top 10, respondents cite Amazon’s ability to achieve Personalization without human interaction. Its same-day delivery is building fans, and bringing even greater access to its huge inventory, setting new expectations for shoppers.

Showing well in all of the pillars, this sector has a strong placement in Time and Effort, with Personalization and Resolution remaining a strong constant from 2018. The most improved pillar this year was Expectations, recording a 5 percent increase.

As the leader in this sector, Chick-fil-A is recognized by respondents for both its values, its food, and its personal service.
Financial services remains in the fourth spot in order of sector performance and has four companies in the Top 10. Seventeen companies are in the Top 100.

The top brand in this year’s research—Navy Federal Credit Union—sits within this sector. As a mutual banking organization owned by members and highlights the trend toward member-based brands rising in this year’s rankings. Additional Top 10 companies include USAA, Edward Jones, and AAA.

These brands improved in all six pillars this year, and are known for Personalization, Integrity and Resolution. The most improved pillar this year with Expectation, recording a 4 percent increase. Descriptors such as “exceptional”, “incredible”, “wonderful” and “going above and beyond” were consistently used by respondents when referencing experiences with the Navy Federal Credit Union.

For USAA, Empathy is demonstrated through their desire to stand for something more than just profit for their customer. Yet, for the financial services sector overall, Empathy is the lowest performing pillar, demonstrating there is much other financial services brands can learn from these leaders.

But more financial services companies have made significant jumps this year, with Edward Jones moving up 15 positions to land in the Top 10. Other significant movers include UnitedHealthcare (up 140 places), PNC (up 133 places), and State Farm (up 114 places).

This sector rose from seventh to fifth position this year out of the 10 sectors measured. It gained a 2 percent increase in its average CEE performance. This sector has one company—AAA—in the Top 10 with a significant move up 72 spots.

Another Entertainment and Leisure company made a movement into the top 100 list this year. AMC Loews moved up 112 places and was lauded by respondents for its Personalization efforts and its club experience. Other Top 100 leaders in this sector are Disney Parks, Six Flags, Netflix and Hulu.

The Expectation pillar rose most this year, and increased 5 percent. Time and Effort is the least improved, and Empathy is the lowest-scoring pillar.
Sixth out of the 10 measured sectors, the travel and hotels category has maintained its rank from 2018.

Airline and hotel brands lead the sector, providing several examples of CX best practices, including JetBlue and Southwest Airways, and Marriott and Hilton Hotels and Resorts. Hampton Inn and Suites rose 38 places. Nine companies in this sector are in the Top 100.

Every time I’ve stayed at Hampton Inn & Suites, I’ve had a good experience. They always accommodate the specific room request that we have. The rooms are always clean and comfortable, the staff is friendly. The complimentary breakfast is always hot and fresh.

US 2019 respondent (Hampton Inn & Suites)

Logistics dropped two positions in the sector rankings this year, and the CEE scores dropped by 2 percent this year. No Logistics companies appear in the Top 100.

I love UPS. They deliver on time and bring the package to your door or inside if you happen to be there when they arrive.

US 2019 respondent (UPS)

Personalization still remains the highest average score in this category. Expectations increased marginally by 1 percent, but all other pillars declined.

UPS, FedEx, and U-Haul are the highest ranking companies in the sector. Personalization involves demonstrating that a company understands a customer’s specific circumstances and will adapt the experiences accordingly.

The Expectations pillar score improved this year by 3 percent, but all other pillars declined from previous years. Personalization and Time and Effort tied for the top scores in the sector.
Telecom remains one of the lowest ranked sectors in the US with only the public sector falling behind.

In the last year, the sector has maintained its overall CEE performance scores, driven by the Pillars of Time and Effort and Personalization. The Expectations pillar did rise by 3 percent in 2019.

This sector has one company—T-Mobile—in the Top 100.

I switched to T-Mobile late last year. Their representative at Costco was very helpful, especially since we had to wait around for a credit check. He helped us get a reward and set up our phones.

US 2018 respondent (T-Mobile)

Utilities

This sector has dropped by 5 percent in the CEE averages—the largest drop of any sector—and remains at the eighth position in 2019.

The Empathy pillar dropped most in the year, decreasing by 9 percent. The Personalization and Time and Effort pillars remain the best scoring-pillars, but all pillars dropped from 2018 levels.

The sector remains toward the bottom of the list, and is only ranked ahead of telecoms and the public sector.

Consequently, no utility organizations are featured in the US Top 100.

I really like Georgia Power. I’ve never had a better experience with an electric company that I’ve been with before.

US 2019 respondent (Georgia Power)

Our research across the globe reinforces that this is a difficult sector for getting customer experience right. Leaders in this sector got good marks from respondents for easy-to-use websites and clear communications during outages.
2019 US top 100 Results

Sector key

- Financial services
- Grocery retail
- Entertainment and leisure
- Restaurants and fast food
- Travel and hotels
- Telecoms
- Non-grocery retail
- Logistics
- Utilities
- Public sector

Change vs 2019

- Up
- No change
- Down
- New to analysis

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Conclusion

Your organization is in business to succeed, and in a time of relentless competition for customers’ dollars and attention, it takes a more focused, customer-centric approach. An integrated strategy can completely connect the different layers of your organization—aligning your brand, products and services, interactions, and people to capture business value.

Let KPMG help you design and deliver, personal customer experiences that drive engagement, satisfaction and loyalty as well as profitable growth.
Customer experience
We work with you at each stage of the customer journey, helping to build and implement customer programs that lead to your desired business results—engaging with your customers in ways that truly matter.

Sales transformation and CRM
We take an analytical approach to help organizations grow their top and bottom lines. We help you align the sales model, understand and boost sales productivity, improve sales talent with the right metrics and incentives, streamline processes with better data and analytics, and leverage technology to create a 360-degree view of the customer.

Customer data and analytics
We’ll work with you to design a plan, roadmap and strategy for your data and analytics transformation. Our robust suite of customer insight and analytics offerings can help you establish customer-focused metrics, identify analytics priorities and opportunities, and gather all of your customer data for use across every interaction.

Marketing transformation and technology
KPMG delivers an integrated, analytics-based operating model that connects marketing programs with data-driven insights. It combines our business acumen and data knowledge with an understanding of the importance of marketers using the new technologies to monitor customer interactions at every stage.

Customer service transformation and technology
KPMG helps improve the customer service experience while lowering costs in a sustainable way. We help you maximize profit by aligning customer expectations and experience—with a customer service strategy that avoids under- and over-delivery.

Connected enterprise
The KPMG Connected Enterprise enables you to connect with your customers, putting them at the center of your organization, while also connecting your employees, partner ecosystem, market signals and the front, middle and back office. Where information flows easily between each, ensuring access to all appropriate information for decision-making, planning and support with the customer in mind.
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