

# Making the right connections

The future of customer service



# About KPMG's 'future of'

COVID-19 affected the whole world, but its impact on customer service was more of an accelerator than a disruption. It hastened the development of pre-existing macro trends.

Prior to the pandemic, technology was proving to be a force for disruption. The omni-channel customer expected a seamless, multi-platform service that was unfettered by time or digital device.

When COVID-19 arrived – bringing with it the closure of shops and workspaces – digital touchpoints suddenly became the most important channels. Websites, smartphone apps, and social media channels became the primary point of contact between the consumer and the brand.

Because of this, organizations accelerated the development of digital initiatives such as machine learning, messenger bots and digital self-service, recognizing their heightened value in the world during the pandemic and beyond.

Such a maneuver was necessary not only for the customer, but also for the day-to-day functioning of the organization, with many businesses operating with reduced workforces, or with rosters of employees forced to work from home.

The future, therefore, will be colored by these influences. Technology and people will fuse together to drive tidier, end-to-end customer experiences that are emotionally satisfying. The businesses that master this reality will see the most success, securing the highest degree of customer loyalty and advocacy.

The "future of" program demonstrates KPMG's commitment to helping our clients achieve tangible results, by bringing them focused solutions that draw on the full breadth of our experience.

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# Service and the new front office

#### The future of customer service

Preparing for the future starts with a customer-centric strategy. Today's customers know what they want. With countless options at their fingertips, customers can easily switch products or providers when their needs are not met. This means companies must provide the right service in the right channel at the right time.

Technology is already a mainstay of the service organization and its impact will continue to expand. As insights from data become more precise, companies will anticipate rather than react to customer needs. New ways of enhancing choice and personalization will continue to evolve, as will the automation of many aspects of ordering, service, and delivery, leaving human players free to focus on higher value tasks. Key among these will be relationship management – integrating the resources and expertise of front office functions such as sales, marketing, and service to provide a fully customercentric experience.

This transformation is an ongoing process. It requires informed and intentional design, anticipatory action, and attention to the evolving customer's needs. This comprehensive strategy will require a connected front office that efficiently leverages company-wide resources and balances improving the customer experience while reducing cost.

Today's actions will impact a company's ability to provide excellent customer service tomorrow. This report demonstrates key factors that are driving changes and the strategies needed to implement them, informed by empirical evidence and research from our own Customer Experience Excellence Center. We outline key steps every c-suite needs to take to transform their approach to service and ensure they are equipped to meet expectations into the future.



Mike Flodin
Connected Customer
Service Lead – Customer Service
Transformation and Operations Practice
KPMG in the US
E: mflodin@kpmg.com

# Executive summary





### Executive Summary

#### Adapting to a new world

Adaptability is key to the future of customer service. We now expect consumers to live with the reality created by COVID-19 in the long-term, and this means that organizations must change with them.

For many, this will mean adapting their business models and rethinking the cost of doing business across multiple facets. They must understand who their customers are. They must recognize that their needs are changing quickly and adapt to their shifting expectations.

In addition, organizations must demonstrate that they have a purpose – that they stand for something other than just making a profit. This purpose will vary from business to business, but all must demonstrate that they are taking the needs of their customers and employees seriously while living with the new reality.

The ultimate goal is to build a connected enterprise – one where every part of the business is symbiotic, aligned, and delivering an intentional customer experience.

#### The connected customer

KPMG sees four developments driving a "Connected Customer"

#### Customer as a "place of business"

In an on-demand world, sellers of goods and services follow their customers wherever they happen to be. The front office is digitalized and virtualized. Walls between "inside" and "outside" become membranes.

#### Relevant, empathetic, real-time interactions

Engagement will be paced by the customer, who expects personal recognition and validation, enjoyable engagements, and real-time transactions and a clear sense that the organization is "looking out for them."

#### Rich, multi-channel, easy engagement

While the underlying mechanics of the digital economy are technologically complex, customers expect ease and simplicity. They want frictionless interactions through the channel of their choice and seamless movement across channels.

#### Solutions, not products

Awareness of touchpoints has moved outside the enterprise walls, into target markets. Customers are increasingly buying solutions, not just products, forcing businesses to become part of a larger experience ecosystem that includes concepts such as the cotesting and co-creation of solutions.

If you are thinking these four customer expectations apply equally across marketing, sales and service, we agree.

That's why we believe front office functions must join together to transform around the customer.

### Guiding principles for a new operating model

There are no one-size-fits-all roadmaps to this ambitious target state, where it is predicted that 26% of businesses will make a permanent move to a partial or full-time working from home operating model. However, there are shared, underlying guiding operating principles. Identifiable, measurable, replicable – these guiding principles frame the characteristics of agile, connected front office processes.

#### 1 Transparent

To help the front office understand what each function is doing, and ensure they are working in alignment with what the customer defines as important and beneficial.

#### Permeable

Secured by clear governance frameworks that balance control, accountability and permission. Future processes allow data to flow in, through, and out of functions, and counters hoarding. The goal is "a single version of the truth" based on shared customer data that is continuously enhanced as it moves through processes, across front office functions and within the enterprise.

#### 3 Engender Trust

Front office functions that generate a seamless, consistent, single face of the company to customers and the market create customer trust. Though customer trust is the ultimate goal, an important by-product is trust between parts of the organization, across functional and geographic boundaries. Employees also want to know that the company is mindful of their comfort and safety.



of businesses view digital transformation as part of a long-term strategy to meet the evolving needs of their customers.

Source: Forrester Consulting, July 2020

# Six key capabilities

Joining forces with sales and marketing to create a connected front office means major changes in an organization's approach to service.

To guide such transformations, KPMG has identified six key capabilities that underpin success.



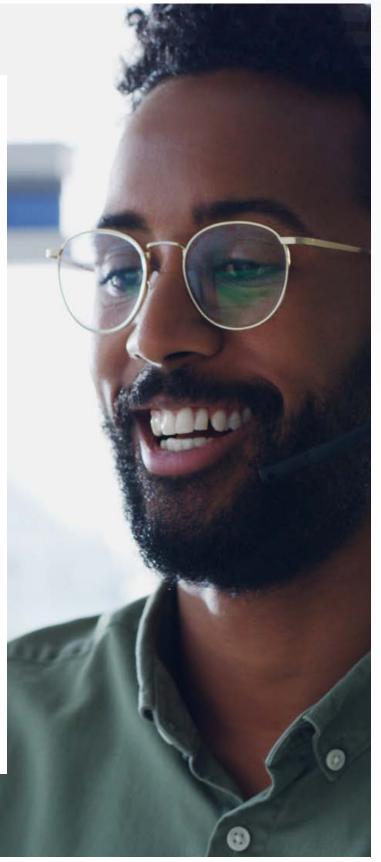
### A new operating model

Every business intent on meeting the connected customer on equal terms will have to find its own way to reconfigure their marketing, sales, and services functions into an effective whole.

We believe six common capabilities will power every effective front office of the future.

All six are informed by "systems thinking," which embraces a multidisciplinary approach to customer-centricity and pays attention to interdependencies during periods of major change.





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#### **(1)**

## Data

Serving the connected customer begins with data. In the future, customer data will be a company's most valued asset. How it is collected and managed will define and guide the direction a company takes.

Data can inform service interactions, helping organizations to be more prepared. Capturing data – for example, via intelligent objects and the internet of things – means an organization can anticipate customer needs rather than just react to them. Data can also personalize interactions, allowing each touchpoint and interaction to be tailored to a customer's individual preferences and behaviors.

Moreover, customers truly value it when businesses can anticipate their future needs, pre-emptively protect them against fraud, and create a service that allows them to reach their goals quickly and easily.

Simply harvesting data is not enough; ensuring its integrity and availability is critical, too. No matter where it originates, a holistic, up-to-date view of the customer needs to be accessible across sales, marketing, and service in real-time. One integrated "version of the truth" must be updated in the same way, at the same time, across the whole business.

But with increased data collection comes increased responsibility for ethical governance. COVID-19 triggered a decline in consumer trust, with net trust in companies down by 4%. Customers are demanding to know more about how, when, and why their data is being collected and used.

And they may begin to exert more control over their own data, shaping privacy requirements and the standards of permissible use. Indeed, 55% of customers have a strong expectation that companies should take care of their data, and those that lead the way in developing clear and consistent data policies will enhance their engagement with customers.\*

This will be increasingly challenging for organizations with employees working from home, who may be using VPNs to access sensitive information. Adequate protections must be in place to facilitate this.

\* Source: KPMG Global Customer Experience Excellence report, 2020



"Analyzing customer contact data and looking at historic records can help provide a holistic picture of your customer, identifying what matters most to them and how they want that service delivered to them."

Source: From Contact Centre to Orchestrated Experience Centre



# Analytics

Businesses can no longer rely on one type of information. Rather, the approach should be holistic – analyzing data from a range of sources to create a "segment of one." The goal is to empower colleagues to provide unique customer resolutions based on their personal needs.

Of course, the technology is constantly evolving. New forms of advanced analytics such as Al and machine learning open up new levels of attention to detail in individual customer service, and new opportunities for strategic decision-making across the connected front office.

Customer behavior is evolving, too. Smartphone usage is now the most popular method of interaction among customers, with 88% of consumers using one. COVID has also created a stronger appetite (and expectation) for the provision of in-home services, as they are easier to access, and safer.

Businesses, therefore, should pay close attention to the behavior, activity, comments, and other information obtained from interactions across the customer experience journey – and across the Connected Enterprise – to reveal unspoken issues that can be resolved and prevented in the future.\* Integrating analytical insights into employee workflows will allow customer service representatives to build relationships and identify the best actions based on detailed data insights as well as human empathy.

Broader business decisions will increasingly be shaped by analytic insights, drawn from computer models and machine learning. Data and analytics will shape process design in areas such as proactive problem resolution. Service experts will help to lead the identification, valuation, and design of resolution processes.

Transparency is vital when analytical models inform service actions. Customers need to know where service decisions are being made – whether it is by humans, humans assisted by AI, or pure AI. If interfaces are automated, firms must have contingency plans in place for when analytical models malfunction or break down. Ongoing metrics will be needed to identify issues before they become large-scale problems and remedial actions must be put in place, ready to activate when problems occur.

\* Source: KPMG Me, My Life, My Wallet Global Charts, October 2020



of today's customers own a smartphone, making it one of the biggest influences on their expectations and behavior.

Source: KPMG Me, My Life, My Wallet Global Charts, October 2020

### A ...

# Automation

Automating routine service tasks has already shown the potential to improve service effectiveness and efficiency, but it will only continue to be successful if it is built on a clear understanding of the customer's expectations. For example, 99% of customers will have received a smartphone before their 18th birthday, leading to a heightened expectation of automation. Moreover, 62% of customers already think that it is important for a company to offer services such as an automated webchat.<sup>1</sup>

Service organizations, therefore, must continually review which tasks should be accomplished by technology.

Indeed, 52% of companies have already – or soon will – automate their customer services across the front, middle and back offices.<sup>2</sup> Al and machine-learning technologies are taking on time-consuming, menial tasks. Chatbots and other automated features are triaging the most important or urgent inbound calls and complaints.

As with any new technology, there will be learning curves. For each smart technology adopted, a recovery plan should be developed to counter potential issues – firms must have back-up plans in place to avoid trapping customers in incorrect algorithm loops. This integrated journey must strike a balance of efficiency and empathy at the right moments.

And as companies integrate new advanced technologies, they will be held accountable for the ethics of their practices by both customers and increasing regulations. Transparency between customers and companies on the use of automation will be expected and articulated in formal internal and external guidelines on how, why, and when these advanced analytic applications are used.

1 Source: KPMG Me, My Life, My Wallet Global Charts, October 2020

2 Source: Forrester Consulting, July 2020



of businesses say that automation is a top organizational priority as we emerge from the pandemic.

Source: Forrester Consulting, July 2020



# Metrics

Integrating service with sales and marketing depends on developing shared performance metrics. The emphasis will move from internal measures of efficiency to new customer-centric priorities such as engagement which, in turn, correlate with revenue growth.

As technologies are introduced to the workforce, leaders will need to consider how performance will be measured, not only machine-to-machine, but, also, human-to machine. And efficiency will be critical to good customer service, with 56% of customers saying that it is moderately or very important that a company values their time.\*

However, measuring and managing employee efficiency will be more of a challenge, with some employees returning to the office on a staggered basis, and some not returning at all. Organizations will find new ways to allow employees to work without friction, all the while paying close attention to the effectiveness of customer engagements. Businesses will ask themselves: Was a satisfactory resolution reached? Was customer time and effort kept to a minimum?

Indeed, many of the organizations that scrambled to set up working from home solutions during the pandemic may begin to find that certain tools such as VPNs and cloud storage systems are starting to buckle under the strain, all of which will impact productivity and efficiency.

And this increased focus on more specialized, less structured work will lead customer service to adopt metrics more commonly associated with case management. As more roles and tasks are automated, case management metrics will allow teams to make, track, and analyze decisions that are tailor-made for higher-tier and specialized work scenarios.

In addition, metrics will be needed to monitor automated processes and identify service vulnerabilities well before they rebound as incoming complaints.

\* Source: KPMG Me, My Life, My Wallet Global Charts, October 2020



of companies say that their digital transformation strategy was a high or top priority before the pandemic.

Source: Forrester Consulting, July 2020

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### Organizational Structure

Organizational structure will look different in the post-COVID-19 world. While the top priorities will be driving revenue, improving the customer experience and adding new digital capabilities to existing products and services, firms will need to take new factors into consideration. Indeed, 26% of businesses say that they are planning to make a full or partial transition to a "working from home" model.\*

But before implementing any changes, leaders must assess customer service interdependencies and points of connection within the company. When the customer is "the place of business," those who understand them best will lead the way. That means c-suite representation for service under a customer experience or digital officer.

As traditional functional divisions become redundant, organizations will have to rethink reporting lines, recruitment, professional development, and incentives. The importance of developing fair practices across data, analytics, and Al may see new roles such as chief data officer and ethics lead created. New skills will be required as human beings focus less on the transactional or physical aspects of service. Many of these will be handed over to machines so that people give attention to the more valuable or complex parts of the customer journey.

As a result, businesses must plan to develop a new type of workforce which demonstrates a higher level of cognitive and creative skill. For example, large numbers of customer contacts are likely to be automated leaving skilled relationship managers free to provide high-touch service to a smaller number of customers. Organizations will need to operate with smaller, cross-functional teams located closer to the customer. Even those teams are working remotely.

\* Source: Forrester Consulting, July 2020



of CEOs say that they will continue to build on their use of digital collaboration and communication tools.

Source: KPMG 2020 CEO Outlook: COVID-19 Special Edition, KPMG International



# Culture

With many businesses operating under a full or part-time "working from home" model, the culture of organizations in the future will be markedly different.

But the impact of COVID-19 is not just logistical. 72% of businesses say that a customer-centric strategy is now a somewhat higher priority as a result of COVID-19.¹ In addition, 65% of businesses now describe themselves as a Type A business, one that is competing for a new kind of customer: looking at where the customer will be, rather than where they are.²

Customer service employees must be empowered by management to "act like owners." Successful service organizations will equip their agents with the tools, skills, and resources to deliver a personalized service that generates real engagement.

Reward and recognition structures must sustain cultural change by encouraging more autonomous decision-making and supporting cross-functional initiatives that center on the customer.

Companies also need to adjust their cultures to embrace people and machines working together. This applies right up to board level, where machines may assist in decisionmaking and performance assessment.



of U.S. CEOs prioritize technology investments over people investments.

Source: Growing Pains, CEO Outlook, KPMG 2018

<sup>&</sup>lt;sup>1</sup> Source: Forrester Consulting, July 2020

<sup>&</sup>lt;sup>2</sup> Source: From Contact Centre to Orchestrated Experience Centre

# Customer Service excellence

Putting the six capabilities into action will require firms to be intentional, anticipatory, personalized, and integrated. The following case studies demonstrate how firms have successfully adapted their business models to the connected customer.



# Be intentional

Intentional strategies can enable a true customer-centric delivery that will drive loyalty and growth while maximizing value.

Rather than happenstance reactions, intentional design informs every touchpoint along the customer experience journey. This requires a connected approach across the front office for a comprehensive understanding of the customer. It allows a company to meet and exceed customer expectations by leveraging data and digital technologies, all while preserving the "human touch."

#### **Case Study: NatWest Group**

77% of CEOs state that their business purpose has helped them to understand what they need to do to meet the needs of stakeholders, employees and customers. NatWest Group's CEO Alison Rose explains that, "Purpose means listening really carefully to what customers are going through and ensuring we're giving them the right support and being responsible lenders."

Indeed, COVID-19 prompted NatWest Group to find new and more relevant ways of serving customers. "We put dedicated phone lines in for vulnerable customers and NHS (National Health Service) workers so that we can offer our help," says Rose.

"We have a proactive calling program that reaches out to our most vulnerable customers, contacting over 300,000 of them."

#### Case Study: Stitch Fix

Stitch Fix disrupted the personal stylist industry by taking a luxury concept and scaling it to become accessible to mass customers. The subscription-based clothing curation company is built around personalization, and that intentional design is carried through each touchpoint. In fact, each interaction only adds to the pool of subscriber data resources, from onboarding surveys and purchases to historical interactions and client feedback.

#### **Tactical takeaways**

#### 1. Make data dynamic

Both companies compile and analyze data from multiple sources across the company, providing comprehensive insight into what customers genuinely want. This allows for informed and thoughtful decisions on how to approach not only client services, but, also, the infrastructure needed to execute strategies. When data is used to optimize the customer service ecosystem, touchpoints continue to improve over time.

#### 2. Personalize whenever possible

Stitch Fix leveled the playing field by scaling a luxury service offering and democratizing it for a mass customer audience. Stitch Fix was already using subscriber data, but they made that existing data go further with journey mapping and algorithmic optimization. Their scalable offering of an individualized experience helped grow their company.

#### 3. Empower employees with technology

While interactions are primarily digital, they are driven by people. Stitch Fix helped build ongoing connections between subscribers and remote stylists, making it possible for its services to stay individualized as the company grew. They were also able to standardize their styling operations, which reduced costs, lowered the necessary skills to start the job, and created a more consistent experience.

# Be anticipatory

Anticipatory strategies require fewer resources and create more positive customer experiences than reactive strategies.

Companies need to ensure they are connected to the needs of their customers. This starts by working to understand when and how customers engage with a company, through which channels, and with what expectations.

#### Case Study: Amazon Video

Amazon Video monitors video playback to identify quality control. When poor playback is identified, users are immediately notified. Amazon issues not only an apology, but assurance of a refund. Anticipating the need for a refund achieves multiple positive outcomes for both the customer and the company. For the customer, this saves the time and effort of reaching out to express a complaint while strengthening their relationship to the company. Meanwhile, Amazon recognized that servicing calls typically cost more than a refund. Its choice resulted in creating an improved customer experience at a lower cost.

#### Case Study: USAA

USAA (United Services Automobile Association) provides financial services to people serving in the US military, or families of those who serve. Its deep understanding of its customers' situations has enabled it to craft a customer experiences that is fast, secure and anticipatory. For example, USAA recognizes that many of its customers will need to carry out financial transactions from far-flung locations, and because of this it has incorporated the Zelle payment platform into its customer experience, allowing people to carry out transactions using just a phone number or email address. Often, the customer has little sense that USAA is trying to 'figure out what they need,' because it has already done it.

#### **Tactical takeaways**

#### 1. Put data to work

By leveraging data showing service calls were more expensive than issuing a refund, Amazon was able to lower costs associated with technical issues while, at the same time, increasing customer satisfaction by preempting their complaints and providing them with an easy-to-redeem solution.

#### 2. Transparency builds trust

Customers remember how service interactions make them feel. From the tone of voice in communications to the gesture of respecting a customer's time and money, the attention to detail is evident in relation to the company's use of data to personalize – and can help to create further anticipatory strategies. Whether such initiatives lower costs or not, the trust they build with customers is priceless.

#### 3. Stay a step ahead

USAA recognizes that security concerns are growing among customers, and as such it offers multiple layers of protection via its smartphone app, such as CyberCode Tokens. These generate new passwords for the user every time they log on.

# Personalize

#### The future of customer service will be both high tech and high touch.

The aim of personalization is to gain a holistic view of the customer by harnessing the wealth of data available. With this in hand, firms can take evidence-based, action-oriented approaches to creating unique, personalized experiences along the customer experience journey. This includes not only the information they are sharing, but how and where they are sharing it. This process will likely be highly automated in the future, mirroring the algorithmic approach deployed by companies such as Amazon and Netflix.

#### **Case Study: Farmers Insurance**

Modes of communication are increasingly relevant to the customer service experience, and Farmers Insurance partnered with preferred vendor Safelite to increase the touchpoints between customers and themselves. They identify if policyholders are calling from a mobile phone and offer to text a link to a mobile web interface, which callers can use in addition to or instead of the standard interactive voice response (IVR) technology. This means customers on a mobile phone can look at a map, bring up a digital insurance card, or schedule a repair during their call.

Farmers also launched a range of new services in response to the COVID-19 pandemic, giving customers the option of safer 'virtual home inspections' via video link, estimations on vehicle repairs based on photos, and aerial imagery technology to assess damaged roofs.

#### **Tactical takeaways**

#### 1. Know your customer

Safety and convenience are not terms often associated with contacting insurance companies, but Farmers embraced them during the pandemic by providing a range of alternative solutions, honoring customer safety and their own unique circumstances.

#### 2. Offer options

Farmers recognized how to improve upon the policyholder call experience by offering the option of using a mobile web interface in addition to or instead of an IVR call. This user-friendly design can make a big impact by alleviating stress during a potentially heightened moment for policyholders.

#### 3. Take partnerships further

Farmers not only connected legacy technology with digital assets, but, also, with their partner vendor's systems. This created a seamless integration and an overall improved service experience.

# Integrate

#### Enable your workforce to make more of a personal connection.

Whether conversations are automated or not, the thinking behind them will be done by people. The key is to help employees contextualize the technology and businesses need to find a way to achieve this with a workforce that may be partially (or wholly) working from home. Investing in integration initiatives – such as employee training – will pay dividends, reduce other expenses and optimize the workforce.

#### **Case Study: Delta Airlines**

Delta recognized how their customer portal, Fly Delta, enhanced overall passenger experience, increased brand loyalty, and reduced reliance on in-person and call center issues. This grew in importance during the pandemic when the app became a key safety resource; it offered a contactless ticketing experience while also providing important information around personal safety, hygiene, and socially distanced seating. Moreover, the airline identified how to apply the Fly Delta model to the back office, launching an inflight service application among over 21,000 flight attendants. SkyPro enables attendants to access a personalized customer profile, meaning they can recognize certain individuals, anticipate past service issues, and make informed decisions while interacting with each passenger in a more personalized manner.

#### **Case Study: Thomson Reuters**

The media company Thomson Reuters developed highly specialized, information-enabled software and tools for legal, tax, accounting and compliance professionals, which saw an increase in its customer satisfaction. "An enormous amount of work went into making it happen," says CEO Steve Hasker, "but we didn't miss a beat. Actually, we were able to really send a message to our customer-facing associates to redouble their efforts – undertaking more outreach to customers and providing more support. We've seen an improvement in both customer satisfaction metrics and productivity."

#### Tactical takeaways

#### 1. Empower employees

Mirroring the success of their customer app, Delta's app for employees enabled flight attendants to offer a personalized experience at a larger scale. By making it easier to see each passenger's value to the organization, flight attendents can provide context and tailor their service to the customers on their plane.

#### 2. Modernize the workforce

More technology does not have to mean less face time. Both Delta and Thomas Reuters integrated technology into customer-facing roles, maintaining the familiar human interaction for customers while making it easier for those employees to optimize their workday.

#### 3. Remember that updates are ongoing

The recent pandemic demonstrated how quickly customers' needs and expectations can change. A connected enterprise, like Delta's, makes it easier to track these changes, bridge gaps, and drive innovation.

# Strategies in action

While each of the previous case studies demonstrate different enterprise challenges, these strategies deliver the same outcomes: lower operating costs for companies, positive relationship-building with customers, and an overall improved customer service experience.

On the Friday of a long weekend, I'm sitting on a plane in New York City, waiting for the doors to close. The phone rings. At the same time, I get a push notification from my American Express app. They purposefully used a variety of low-cost channels to notify me of a potential fraud. When I confirmed it was fraud with a reply text message, they immediately called me. I discovered this was an anticaptory action from the Indiabased call center rep, asking if I'm trying to use my card in Battle Creek, Michigan. I was not. So, the rep cancels my card and offers to send a new one so I will have it for Tuesday after the long weekend. When I mentioned I would be leaving on business Tuesday morning, she had access to enough of my data to understand an exception could be made. Empowered, she overrode standard shipping protocols and FedEx'd the card to me overnight. Sure enough, the card arrived on Saturday morning right when she said it would. On the sticker of the card, they provided a web address to activate it, instead of me making an expensive phone call. It was easy, saved me time, and saved them money in the process."

This interaction demonstrates a comprehensive example of how intention, anticipation, personalization, and integration can work together to profitably optimize the customer service function.

To provide higher levels of customer service, companies need to ensure that both their organizational structure and people are fully aligned with their customer-focused objectives. From an organizational standpoint, this means breaking down silos across the business. Then companies can begin integrating customer-facing activities and support processes. The ongoing evolution of smart data analytics can serve as a significant driver for a company to achieve long-term profitable growth, particularly for companies that have a clear understanding of what they want to achieve from a customer service perspective.



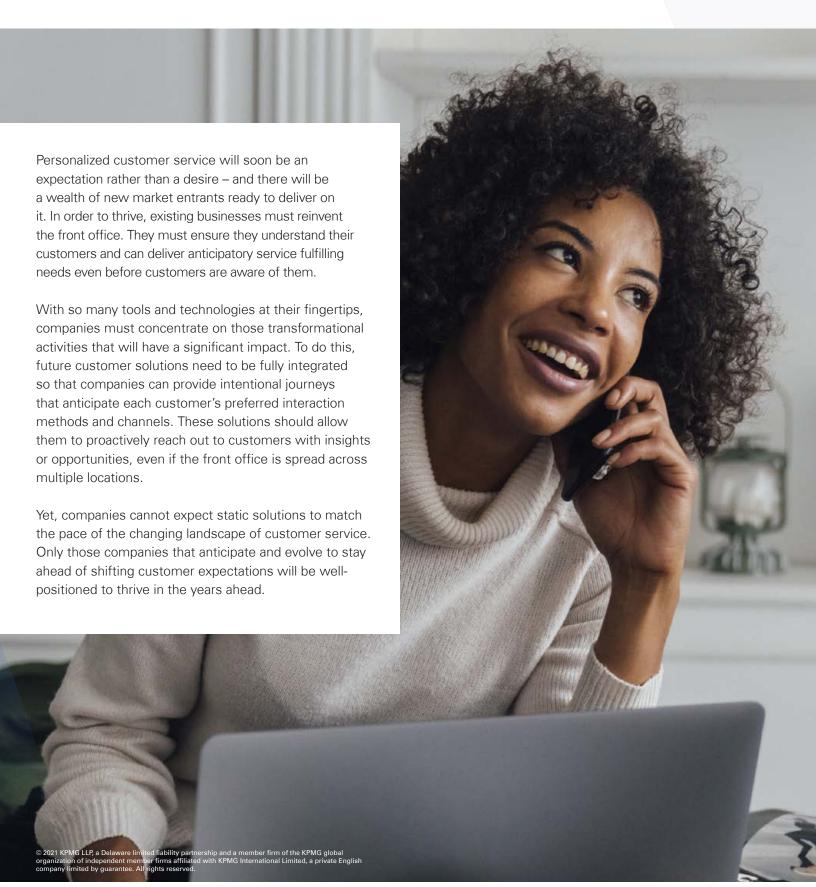
of businesses say that the development of new channels and ways to serve customers is now one of their top priorities.

Source: Forrester Consulting, July 2020

# The Way forward



### Looking ahead



# How KPMG can help

#### Prioritizing the connected customer

A unified customer experience is a result of strategic, research-based processes. KPMG is equipped to be your partner on the journey ahead to a customercentric and enterprise-wide approach to digital transformation. KPMG's capabilities-based Connected Enterprise framework addresses fragmented digital infrastructure and lack of alignment between front office functions. It helps deliver seamless customer experience and drive growth as a 21st century, post-pandemic enterprise. From product and pricing to partnerships and people, KPMG has identified the fundamental capabilities that will help you align your organization and become connected in a more uncertain world.

#### Future-proofing your business

KPMG's Powered Enterprise is the outcome-driven transformation solution that helps bring the Connected Enterprise to life. It combines deep industry and process knowledge, cloud technology, robotic process automation and global delivery capability to help maximize performance, efficiency, and value. Pre-built accelerators allow you to tap straight into advanced organizational design, leading technology, processes, and operating models. It builds on decades of experience and investment in business processes and technology applications.



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# Contact US



Mike Flodin
Connected Customer
Service Lead – Customer Service
Transformation and Operations Practice
KPMG in the US
E: mflodin@kpmg.com

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