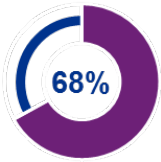
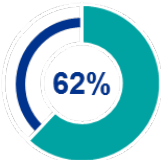


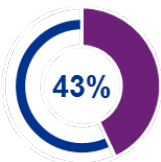
## CEO's get it...



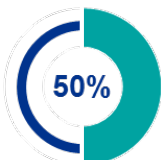
68% of Insurance CEOs believe they are personally responsible for customer outcomes



62% of Bank CEOs have aligned middle and back office processes to improve customer centricity



43% of Insurance CEOs are concerned that a lack of quality of customer data is hindering the depth of their customer insights

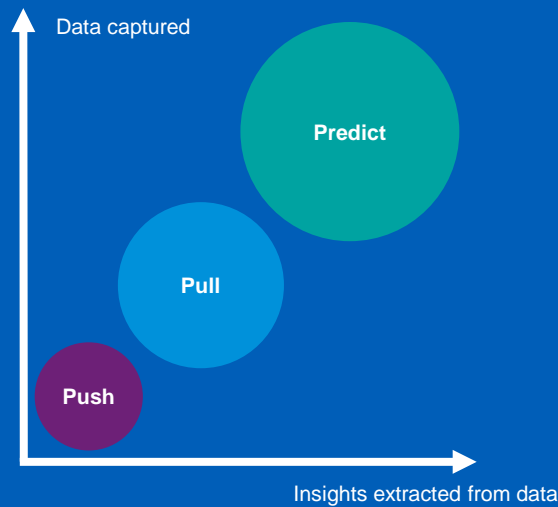


50% of Bank CEOs voice concern about the integrity of the data they are basing their decisions on

CX is not just a nice to have. Analysts predict that in the coming years CX will overtake price and product as the number one differentiator.

## But, how do you compete on Customer Experience?

### Understand your customers' wants and needs



#### From push to pull to predict

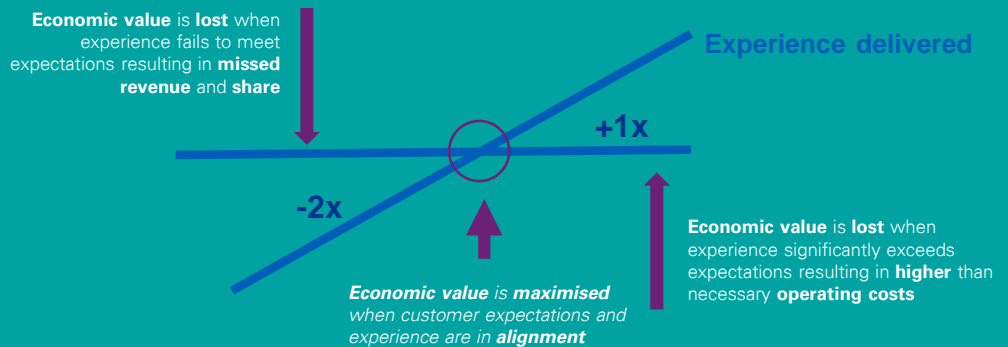
**Push** – where we've been: a world in which customer focus meant developing and distributing products and services based on the assumed or created needs of broadly defined customer segments

**Pull** – where we are: in an age of digitization, companies are increasingly able to refine and verify their understanding of what customers want, and then personalize products, channels and new ways to engage

**Predict** – where we need to go: an evolving era in which the most advanced companies take steps to understand and analyze a sophisticated array of customer information so they can anticipate and meet customers' needs when, or even before, customers know what they want

### Use insights to drive value

#### When companies over or under invest or deliver on customer expectations, profit suffers



### Make it happen



**Manage by metrics**  
Create an effective business case based on financial measures that have a proven association with customer experience



**Recognize true benefit potential**  
Generate an accurate estimation of the benefit potential possible from customer experience



**Gain clarity on costs**  
Obtain comprehensive data on customer experience costs accrued across the organization



**Align organizational support for success**  
Consider the organizational effort required to support customer experience

#### Contact

**Lex Dekkema**  
Partner – Financial Services  
[dekkema.lex@kpmg.nl](mailto:dekkema.lex@kpmg.nl)

**Jan-Paul van Term**  
Partner – Customer Strategy  
[vanterm.jan-paul@kpmg.nl](mailto:vanterm.jan-paul@kpmg.nl)

