



# Orchestrating the connected customer experience

UAE customer experience  
excellence report



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KPMG Lower Gulf

# Foreword

**Companies around the world continue to focus on customer centricity, seeking to design, develop, and deliver orchestrated and connected customer experiences. These are experiences that lock onto customer needs, circumstances and preferences.**

This requires companies to have a deep understanding of their customers — a task more easily said than done. The customer is continually changing. What matters today can differ substantially from what mattered yesterday.



Consider, as an example, consumer concern over environmental and societal practices. This has escalated significantly during the pandemic. KPMG research has shown that two-thirds of customers are now seeking suppliers that demonstrate their practices have a positive environmental and societal impact.

Consequently, companies are having to understand how their customers, industry and competitors are responding to this need. As they strive to create shareholder value, firms are having to balance value with the environmental and social impact of how it is achieved.

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**In the KPMG 2022 CEO Outlook, 74% of CEOs said that ESG and digital investment are inextricably linked and 62% said they were planning to invest at least 6% of revenues in programs that would help their organizations be more sustainable.**

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It used to be that a seismic global event occurred periodically, but had far reaching consequences when it did. The rise of the internet in the 90s, 9/11, the dot.com boom and collapse of 2002, and the financial crisis of 2008, were all seismic events, and all had companies reevaluating their strategies. Companies used to reconsider their basic operating models infrequently, when they were forced to do so by big shifts in their environments. But in the last two years alone we have had a global pandemic restricting movement on an unimaginable scale, geopolitical events impacting raw materials and global supply chains, the growing number of unusual weather patterns, precipitating national disasters and intensifying the focus on ESG (environmental, social and governance), and the rapid disruptive adoption of advanced technologies such as artificial intelligence and robotics. Now, companies are facing a

period of economic turbulence as widescale inflation for many nations is driving a cost-of-living crisis.

Few, if any, of these scenarios consistently appeared on the risk radar of global companies, yet all have had wide reaching consequences and occurred in very rapid succession in recent times.

Today any company that is not regularly evaluating its direction — as well as constantly adjusting to changing contexts — and then quickly making necessary operational changes is putting itself at a disadvantage.



Agility has become vital for organizations to adapt their business and operating model independent of their strategy based on rapidly changing market conditions. Leading firms focus on building and deploying the right capabilities in a connected manner whilst allowing for flexibility to support evolving strategies.

In the UAE, companies that are leading from a Customer Experience Excellence perspective have been agile enough to accelerate their digital transformation to maintain customer engagements during the pandemic, and to improve their physical shopping experience post-pandemic whilst adapting their internal policies to cater for last minute changes driven by constantly evolving health measures then, and providing the right loyalty programs and payments options now – such as Shop Now, Pay Later – that are positively impacting customers purchasing power in an inflationist context.



Highlighting the value of digitization in a changing world, the UAE's non-grocery retail sector leads the customer experience excellence (CEE) sector rankings in 2022. With eight brands among the top 20, the sector has proved the value of accelerating digital transformation to improve engagement with customers during the pandemic. Meanwhile the increasing number of customers discovering the ease and convenience of online shopping during the pandemic has driven a higher adoption and penetration of e-commerce.

While shopping malls are an integral part of Middle Eastern culture and customers are returning to stores now that restrictions have been eased, those same customers are increasingly using their mobile devices in-store to both research and assess the products they intend to buy online. These changes in customer behavior provide an opportunity for brands to engage while also presenting a series of key challenges.

Chief among them is the need for brands to adapt their user experience and design in line with industry leading practices. Brands must also

overcome any discrepancy between the expectations created by convenient digital front-ends and the actual processing time in the back-end, as well as improve their digital delivery capabilities to reduce time to market. As brands encourage customers to use digital channels, they must also reset their service capabilities from a customer perspective to strike the right balance of self-service capabilities (such as an AI chatbot), process automation and human support that is vital and truly differentiating in an increasingly digitized world.

In the UAE, Emirates retains its place at the top of the UAE CEE brand rankings in 2022. Our survey participants believe that in the past twelve months the airline has listened to its customers and delivered a reliable customer experience (CX) based on a legacy of excellent service and customer engagement. Leading in all six CEE pillars, Emirates continues to build a reputation for providing a well-executed end-to-end CX. The UAE airline received positive customer feedback for its ability to provide the right level of assistance before take-off - from ticketing via an easy-to-use app to support rescheduling due to Covid - and while in the air.

Businesses are striving to become future-ready, and in the top CX companies according to our rankings, nurturing and connecting capabilities has become an essential element of organization design, alongside the ability to orchestrate and reorchestrate customer journeys as customer needs and desired outcomes change.

For them, CX is not restricted to one team or department; it depends on collaborative, inter-departmental, and cross-functional teamwork. Sales, marketing, service, product, and other operational teams align to deliver the unified experiences that customers want. It involves integrating and connecting key capabilities, including the customer service team systems, billing system, customer management system, and operations team with the analytics needed to effectively predict when and what kind of problems may occur to help ensure a seamless end-to-end experience.

CX is, by definition, a holistic concept. It represents a series of interactions underpinned by cross-functional teams, processes, and technology along a customer journey.

Our research highlights that when these elements are aligned, connected, and informed by a clear understanding of the customer and marketplace, true orchestration occurs in the delivery of a meaningful CX which underpins higher performance.



**“CX has emerged from the functional perspective and has taken on a more holistic and strategic perspective than ever before! Leading companies are ones that embed customer experience into their strategies, at the corporate, functional or departmental level.**

These are fully connected from the front-middle and back office, where the client takes the center role and the business is aligned to deliver technologically advanced, data driven experiences that are faster, more personalized and more relevant than ever against the backdrop of ever-changing customer expectations. This means synchronization across all channels to deliver a perfectly orchestrated customer experience, ensuring a consistent experience irrespective of where and when the customer wishes to engage.”

**Goncalo Traquina**  
Partner, Management Consulting  
Head of the Customer Advisory  
KPMG Lower Gulf



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02.

# Executive summary

## 89,000



This year's customer experience excellence (CEE) survey considers the views of more than 89,000 customers on their experiences with brands across 25 markets.



The CEE score for each brand is derived via a weighted average of its score for each of the six pillars:

**Integrity**



**Time & effort**



**Resolution**



**Personalization**



**Expectations**



**Empathy**



## TOP 5



The top five brands were Emirates Airline, IKEA, Carrefour, Vox Cinemas and Abu Dhabi Commercial Bank (ADCB)



## 1<sup>ST</sup>



Emirates Airline ranked first in the UAE CEE 2022 survey for the second consecutive year, leading in all six CEE pillars

## 8/20



Among the top 20 CEE rankings, the leading sector in the UAE this year is non-grocery retail, including brands like IKEA, Amazon and Marks and Spencer. With eight brands among the top 20, the sector has proved the value of accelerating digital transformation to improve engagement with customers.



Our research highlights that high-performing businesses build their cross-functional teams, processes and technology around a clear understanding of the customer and marketplace, delivering a meaningful customer experience

## 66%



KPMG research shows that 66% of customers plan to make more sustainable or ethical purchases in the next six months, and employees, investors and other stakeholders are equally, if not more, resolute



The UAE has witnessed an intensifying focus on ESG and rapid disruptive adoption of advanced technologies such as artificial intelligence and robotics in the last two years



Our survey found that the increasing number of customers discovering the ease and convenience of online shopping during the pandemic has also driven the adoption and penetration of e-commerce



## 02. Getting future-ready

The 2020 pandemic brought about lasting change in the business ecosystem, accelerating innovation, new processes being fast tracked, the rapid implementation of new channels and new ways of connecting with customers. These in turn have set new customer expectations which include an insistence on ethical practices, convenience, and purpose.

The ability to realize the “enormous opportunity” sits with those companies who have inbuilt, inherent flexibility. These are companies that have the ability to reconfigure organizational capabilities on the fly into new more relevant operating models in response to market shifts. Success is being defined by the ability to react, innovate, and recalibrate business models in real time. In short, the companies that are future-ready are not held back by a structural commitment to a particular strategy, but an inbuilt flexibility towards opportunities.

But what does it mean to be future-ready? It requires a strategy based on three key elements:

First, companies should gain an informed perspective of where the market is going. By mining internal projections about how their products and services are evolving, as well as understanding trends and perspectives from analysts and industry leaders, companies can build a vision for where they want to take the business. They can also look at competitors to learn how they are adapting to change.

Second, they should align their business around those perspectives to determine how they want to serve their market and their customers in the most efficient and effective way possible. By building a CX strategy that identifies ways to reduce friction, they can assemble the right mix of capabilities. Incorporating agility and flexibility into the plan will help them reconfigure as market disruptions occur.

Third, future-ready companies orchestrate and coordinate activities and resources across their front, middle, and back offices so they can be more efficient and productive. They align their organization around a common purpose and goals so that every team has a clear view of their north star and the role they play in serving the customer. Without the ability to orchestrate, firms rarely realize ROI and fail to maximize the benefits of digital transformation.

### **Making the right connections**

Traditional hierarchies and silo-based managerial processes can manage steady state very well.

What they are challenged by is identifying the most important hazards or opportunities early enough, formulating innovative strategic initiatives nimbly enough, and executing those initiatives fast enough. They are to orchestration what kryptonite is to Superman, energy sapping and destructive.

Consequently, companies are looking to eliminate silos and move away from the isolated, single point, functional solutions that are holding back their CX strategy.

During 2022, as this process progresses, we can observe the unification of customer-facing functions and the increasing adoption of unified technology solutions enabling engagement with customers across multiple channels at each stage of the lifecycle. This is more than just brand presence; other factors such as brand purpose, personality and voice, tone, consistent messaging, and how customers move across platforms have become much more important as companies see how this contributes to building stronger, long-term customer relationships.

### Towards an orchestrated future

A customer's experience with a business spans multiple channels such as social media, email, live chat, and surveys, and the number of channels is only going to grow, increasing the challenges in developing a seamless and connected omnichannel experience. Being available on different channels is one thing. Delivering frictionless and continuous experiences across those channels is quite another. Teams should be able to switch between channels swiftly and pick up conversations where a different channel left off with complete context to deliver a cohesive experience.

The problem is that businesses are often not structured or organized to act flexibly and be able to adapt to rapidly changing circumstances. They struggle to prioritize and sequence transformational activities.

But everything that happens in a business is part of a process. Being clear on how these processes span functions, the contribution each function makes to a process, and how processes support customer journeys is a fundamental point of connection in creating a flexible enterprise.

Orchestration is the mechanism by which organizations manage the development of capabilities and processes across the front, middle, and back office to deliver customer and cost outcomes. It requires new or refined target operating models, technology blueprints, and an ongoing view of connectivity across initiatives, their dependencies, and their interactions to create fully flexible capabilities and optimize resources.

**Success is being defined by the ability to react, innovate, and recalibrate business models in real time. In short, the companies that are future-ready are not held back by a structural commitment to a particular strategy, but an inbuilt flexibility towards opportunities.**



03.

# The four levels of orchestration

## Customer

The alignment of marketing, sales, and service around the customer strives to ensure a personalized, consistent, friction free experience across channels. There should be a clear way of working and technological connection across the front office functions of Marketing, Sales, and Service. This guides the cross-channel journey and intent-driven orchestration based on customers' goals, and supports the role of technologies such as AI, conversational chat bots, and agent assist bots.

## Enterprise

Connecting the whole organization around the customer links front, middle and back-office business processes and workflows in support of the end-to-end CX. Enterprise orchestration enables organizational visibility into everything required to achieve a result. Digital orchestration connects front, middle and back-office systems, providing a single, connected client journey through all internal approval, service, and management processes. Robotics platforms are used to apply automation to frequent tasks such as real-time workflow; new pricing and billing approaches; configure, price and quote (CPQ); skills-based routing; workforce scheduling; utilization analysis; and capacity planning all synchronized to create error-free, efficient, and effective processes.

## Operations

The alignment of the front and middle office helps increase service delivery velocity for traditional and digital services. Aim to seamlessly integrate order management, assurance, inventory, and network orchestration to eliminate provisioning errors and order fallouts. Synergize capabilities and technologies across processes such as end-to-end "quote to cash," "cart to cash," and omni channel quotations. It requires technologies such as contract lifecycle management, digital e-commerce and recommendation engines alongside fulfillment, returns management, and supply demand linkages.

## Ecosystem

Ecosystem partnerships can bring complementary skill sets and more diverse data. Together, they foster continuous evolution instead of one-time, project-focused improvements, and offer access to advanced technologies such as AI and blockchain. As companies move closer to platform based operating models, the range of partners and third parties involved in end customer engagement or supply chain provisioning requires the ability to orchestrate capabilities within and between third parties.

**Capturing, curating, and analyzing data to generate insight and drive online and offline decision making is now a critical dimension of CX. By using modern tools and technologies to analyze data and mine insight, CX metrics can be optimized and drive increased business value.**







### Orchestration is powered by customer insight

CX is becoming more data driven. Insightful and real-time customer data is critical to enriching the personalization and relevance of customer experiences and predicting and anticipating customer behaviors.

We are becoming saturated with data; it is estimated that a single electronic vehicle will generate terabytes of data every week. Internet of things, wearables, and social media metrics compound the problem. Firms are being exposed to millions, or even billions, of data points.

With this data explosion, organizations must be smart about what data they collect and how they organize it.

Capturing, curating, and analyzing data to generate insight and drive online and offline decision making is now a critical dimension of CX. By using modern tools and technologies to analyze data and mine insight, CX metrics can be optimized and drive increased business value.

A new breed of CX metrics is emerging that enables brands to emphasize action over mere

reporting. Firms are moving from simply measuring NPS or customer satisfaction to complex multilevel measurement frameworks that span end-to-end journeys and drive decision making.

Firms are increasingly harnessing artificial intelligence and machine learning to solve problems.

AI enabled analytics help effectively predict when and what kind of problems may occur. Combining technology and human expertise empowers teams to proactively address issues and turn potential negative experiences into positives and define new, more productive, value creating, customer journeys.

Tracking the customer journey becomes increasingly difficult as channels multiply. Organizations now have customers using multiple platforms to engage with brands. They also move from one digital touchpoint to the other before they finally make a purchase.

This propensity to switch platforms increases the possibility of not completing or abandoning transactions. Maintaining customer loyalty as

they move between channels and platforms requires firms to understand the customer journey and the actual experience across different touchpoints fully. It requires the collection of data through numerous platforms and touchpoints. This helps to increase understanding of the customer's decision-making process. Customer journey and orchestration analytics use customer data gathered across all channels to create a holistic picture of customer behavior to help improve marketing performance, improve user experience, and optimize business processes. The idea behind journey analytics is to aggregate data from fractured sources to extract useful insight about consumer behavior and find the opportunities to drive stronger engagement and sales, and sustain the relationship.

### Orchestration requires flexible technology

Evolving experiences, new technologies, and pattern changes in customer behavior mean firms should be constantly reviewing the experience they are delivering and the technology that supports it. CX is always a work in progress, but technology is no longer the constraining factor. APIs, off the shelf orchestration software, and ready access to advanced technology such as AI and machine learning mean it is a problem of "what" and "how." It requires answering the question "In delivering our target customer outcome, how do we create better, more valuable, personalized experiences through digitally enabled services?"

The use of AI-powered agents is helping companies dig into historical data and predict future customer needs. It is freeing up service teams from mundane, repetitive work through the use of conversational chatbots and agent help functions. Workflow, data integration and rules engines can further enhance the performance of a customer service representative or digital assistant in service of delivering a better CX.

For customers, AI-driven tools like predictive analytics can deliver a personalized and proactive experience that resolves issues before customers are even aware that they exist. Technology can also assist in developing a high-performing workforce by identifying optimal work processes and practices using analytics. Automated coaching can potentially be deployed to every individual, supporting efforts to attract, develop,

and retain scarce talent.

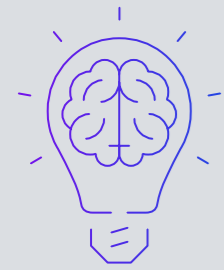
### Orchestration demands trade offs

For companies, being able to respond to rapid and repeated change has become a near-term necessity. Executives are initiating more projects, trying to innovate faster.

Unfortunately, the supply of money — OpEx and CapEx — and resources is finite, the bandwidth for change a narrow one, and firms are having to make trade off decisions.

With significant market turbulence ahead the link between customer and market insight, trade-off based decision making, and orchestration should be an explicit one.



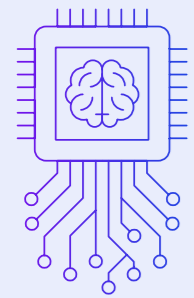


## Insight

**How well do you understand your customers and markets? What are your hypotheses as to what the customer of the future will look like?**

This requires a detailed understanding of:

- |                |  |
|----------------|--|
| Circumstances  | Future intent                            |
| Behavior       | Perceptions of value                     |
| Preferences    | Willingness to share data versus privacy |
| Economic value |  |

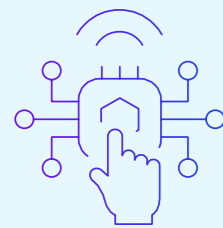


## Trade off decisions

**With limited resources and not enough money to cover everything, where and what do we trade off? How do you leverage the big technology bets you made during Covid-19?**

Implications of these decisions:

- |                        |                                       |
|------------------------|---------------------------------------|
| Price inflation        | Taking advantage of latest technology |
| Share of wallet        | People versus technology or robotics  |
| ESG and sustainability |                                       |
| Supply chain issues    |                                       |



## Orchestration

**How should you orchestrate resources and capabilities across employees, customers, and suppliers? How do you create inherent flexibility?**

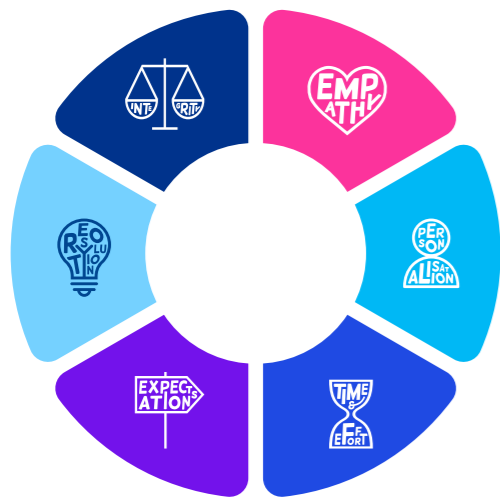
Digital capabilities across front, middle and back office:

- |                      |                        |
|----------------------|------------------------|
| Digital engagement   | End-to-end integration |
| Capability alignment | Partnerships           |



## 04. The six pillars in 2022

The six pillars of CEE have been consistently shown to be the essential characteristics needed to build strong experiences. The presence of these six factors is essential if commercially beneficial outcomes result from superior customer experience.



Whether that is increased share of wallet, loyalty, or advocacy, these six factors are the prerequisites for commercial success. However, as they are all interconnected, it is essential to be good at all six.

Interestingly over the past couple of years there has been a rapid rise in holistic thinking, and realization that a competitively superior experience is multi-dimensional and often multi-sensorial. Our leading organizations are masters at managing the six pillars as a set.



### Integrity

As we move closer and closer to the data economy and customers share more and more personal data in exchange for highly personalized experiences, the emphasis on data security and privacy continues to increase.

As more data privacy regulations similar to EU-GDPR are introduced around the globe, businesses that adhere to these laws, uphold stringent data protection measures, and make the right use of customer data will earn customer trust and grow quickly. Central to this is getting the balance right between benefits for the company to sell more and benefits to the customer.

Customers are more likely to trust organizations that pair privacy and security with a valuable personalized service.

Transparency and security are now integral parts of the individualized experience.

With rising security breaches, customers are ever more security conscious and are much savvier than ever when regarding potential threats to their security. It is crucial that companies become transparent regarding how they collect and store customers' personal information.

A strong sense of societal and environmental purpose has become the defining characteristic of leading companies. Businesses globally are being scrutinized on their sustainability credentials like never before. KPMG research shows 66% of customers plan to make more sustainable or ethical purchases in the next six months, and that employees, investors and other stakeholders are equally if not more resolute.

To be authentic 'sustainable organizations' the focus needs to go beyond the cosmetic to real change that's embedded throughout an organization's DNA.

## Resolution

Detecting, resolving, and removing customer pain is a prerequisite for excellent customer experiences fueled by outside-in thinking. “Pain killing” is a state of mind, identifying problems in customer journeys, problems in customer’s lives and finding new ways to solve them using innovation.

“Jobs to be done” methodologies enable deeper understanding of customer lives, help locate pain points, and drive more holistic experiences aimed at prevention rather than reaction.

AI-supported customer service, where the technology is supplemented with human interaction, interpretation, and support, is driving greater satisfaction with agent interactions. AI conversational web chat and chat bots are improving satisfaction with online support. The secret is finding an appropriate balance between keeping skilled human agents and integrating AI into critical parts of the customer’s experience.

However, the area that leading companies are increasingly focused on is using advanced predictive and prescriptive technologies to mitigate customer problems before they occur. There are sound economic reasons for doing this as there is a direct relationship between the incidence of problems and churn rates. The telephony industry in particular is focusing on using AI tools to aid detection of problems and automate interventions in the “free return window,” fixing problems before they occur and before the customer leaves.

## Expectations

Perhaps the most significant shift in recent developments is the way that expectations are set. User-generated content, influencer marketing, and leading experiences are constantly setting and resetting expectations. The rapid advance in technology is stretching the boundaries of possibility and therefore making expectations more fluid.

One example is the metaverse. This describes a persistent, online environment where we can connect, communicate, and collaborate in increasingly immersive ways. Allowing brands to deliver new and interesting customer experiences over virtual platforms is likely to be a key reason the concept will be attractive to businesses, particularly as integration with virtual and augmented reality (VR/AR) will be a core feature of the metaverse.

Already in 2022, businesses are looking to these experiences to create new opportunities for us to interact and engage from our homes — such as IKEA’s Everyday Experiments.

## Time and effort

When it comes to using energy, the brain is an expensive organ. Even in its resting state it uses over 20% of the body’s energy. Consequently, humans are careful about expending brain power. Psychology has identified the “law of least effort”, a tendency amongst humans to take the line of least resistance when seeking to meet an objective.

This is one of the reasons why customer effort is a strong predictor of loyalty. The less effort it takes to be a customer the more loyal we become.

Unsurprisingly, companies have focused on creating frictionless processes. But attention now is expanding to look at “cognitive load,” or how much thinking we make customers undertake and what does this do in terms of stress and anxiety; they not only want to make things quicker, but less stressful too. This means looking at the complexity of what the customer has to deal with in their lives, not just the interaction with the company and finding ways to make the customer’s life easier.

“Cognitive load” increases the need to ease customer journeys. For example, customers won’t take the time to read complicated communications and work through hoops. AI and other new technologies are making it simpler to remove cognitive load for customers by doing the thinking for them.

To this end, several theme parks have introduced virtual queuing to remove much of the stress and anxiety of theme park visits.



## Personalization

Greeting customers by name in emails or remembering their birthdays has a positive effect on CX. But customers today are no longer impressed by that. They expect highly personalized experiences every time they engage with a business, and they already know that businesses have tools to achieve this.

Companies have become adept at leveraging real-time customer data such as their website behavior, search results, purchase history, most active times, and past interactions can help develop a deeper understanding of their needs and personalize their experience.

This can range from customizing the website based on customer activity to intelligently recommending products or reaching out to customers with individualized offers and rewards at the right moment.

As more companies compete based on personalization, there is a gradual move towards hyper-personalized experiences, and the brands



that can provide those experiences consistently will likely stay relevant and increase customer satisfaction over time.

Achieving this shouldn't be difficult with modern CX platforms with advanced AI and data analytics capabilities that help slice and dice customer data and gather meaningful insight.

However, as more organizations design hyper personalized experiences, there is a delicate balance to strike when using smart technologies like geo-tracking and device listening. For customers the line between hyper personalized and creepy is a thin one.

Gartner has identified a growing level of concern predicting that 40% of customers will "trick behavior tracking metrics to intentionally devalue the personal data collected about them." The motivation, says Gartner, is customers who no longer wish to be treated as "the product" and have their data monetized. This in turn may diminish the hyper personalized experiences that many customers demand.<sup>7</sup>

Additionally, companies are identifying and acting upon "micro-moments" — selling opportunities that can be open for just seconds but can be highly profitable to brands that understand how to identify and monetize them at scale. These micro-moments can open up when a customer heads online with an intent to make a purchase or just to find out information on a particular subject.

Brands should invest heavily in recognizing and leveraging these moments — finding the right time to send a personalized offer that will help solve whatever problem the potential customer is facing. This is about being able to reach the right customer at the right time — a cutting-edge marketing challenge that's increasingly solvable thanks to the technology solutions available today.

## Empathy

Humanizing customer experiences is critical, but being able to maintain a brand's unique personality throughout the customer journey when much of the journey is mediated through technology is considerably more difficult.

Organizations want to deliver the best of both worlds: the speed, accessibility, and convenience of online services, combined with a human touch that leaves a lasting impression. It's a tricky balance, but entirely possible.

Many brands use chatbots to engage their customers. When implemented well, chatbots can create a rewarding digital experience. However, many chatbot interactions still come across as unnatural, lacking relevance as well as human warmth. Without the right investment in technology and strategy, companies might unintentionally end up creating conversations that don't reflect the brand or satisfy customers' expectations.

Providing a good customer experience requires enterprise-wide empathy, which entails identifying with and understanding the customer's situation, feelings, and motives. This is pivotal when it comes to delivering excellent customer experiences, especially in the post-Covid-19 landscape.





## 05. Methodology

For 13 years, KPMG professionals have been asking customers about their individual experiences with brands. Over that time, more than 550,000 customers have been interviewed, providing more than 5.5 million individual evaluations across 39 countries, regions and jurisdictions to support our expertise in CX best practice.

This year alone we have taken in the views of more than 89,000 customers across 25 markets. The research for this report was conducted via an online survey methodology. A nationally representative consumer sample was targeted for each market, to be comparable in terms of age and gender, while also targeting regional representation.

To participate in the research and to be able to 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 or services, contacting a company with a query, or even browsing their website or store — so not all respondents will have been 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 number of consumer responses.

This report analyzes the results of a consumer survey undertaken in June through August 2022. As such, all companies, including audit clients, are representative of consumer opinion and ranking. Mentions of individual companies should not be interpreted as an endorsement by KPMG International or its member firms.

### CEE scores

The rankings for each country are determined by the CEE scores of the brands surveyed. The CEE score is derived for each brand via a weighted average of the brand's score for each of the six pillars. The weighting is calculated through regression analysis to understand the relative importance of each pillar in driving the two commercial outcomes measured in the analysis: advocacy and loyalty.

## Global CEE coverage in 2022



**25** countries, regions and jurisdictions



**3,077** brands evaluated



**89,903** consumers



**876,864** individual brand evaluations

06.

## Spotlight on the UAE's top 10 CX champions

#1



### Spotlight on Emirates Airline

**Sector: Travel and hotels**

As consumer demand for air travel drives the industry's recovery from the pandemic, Emirates Airline has been recognized as the travelers' choice, ranking first on the top 10 2022 UAE CX champions list. Its survey results show that it is leading across all six pillars.



Customers have particularly acknowledged the capability of staff to provide the right level of assistance everywhere (on the ground and on-board). This applies throughout the entire customer journey from research (providing route recommendations, price suggestions, a mobile application and website), ticketing (being able to quickly and easily addressing issues related to flight reschedule mainly due to Covid-19), check-in (assisting customers with check-in), lounge and dining, in-flight (e.g. creating memorable moments by taking photos) and post-flight experience, and baggage services.

**Recognizing the value of customer loyalty, Emirates extended their rebooking waivers for all customers as the world started to open up post-Covid - a move that seems to have boosted the Trust and Integrity pillars.**


The airline also introduced new ways for loyal customers to earn air miles while extending the expiry date of the air miles that customers had already banked.

Customers have also highlighted key areas of improvement including price and food. Many customers mentioned that Emirates' tickets are more expensive than its competitors, but most of them appear to be willing to pay that premium as long as their experience does not change.

Although customers opined that the in-flight food is better than most of the competition, many highlighted its decreasing quality and the fact that their menu lacks inclusivity of vegan options. It seems that Emirates is listening to its customers as it has planned to address the quality of its in-flight dining and has recently launched chef inspired menus (to be released progressively from first class to economy) and healthy plant-based vegan choices as part of a USD 2bn investment in customer experience

While already being one of the leaders in staff hospitality in the sector, Emirates is planning to further develop specialized hospitality training for cabin crew in partnership with Ecole Hôtelière de Lausanne, one of the world's leading hospitality management schools.

# #2



## Spotlight on IKEA

Sector: Non-grocery retail

The Swedish company, IKEA, was established in 1943 and is now one of the leading home furnishing businesses in the industry according to the top 10 2022 UAE CX champions list. It has regained its 2017 top CX excellence position (#3) that was lost in 2020 (#22).

IKEA is known for its good value for money, including efficient long-lasting furniture designs and quality food provided at their restaurants. This was reflected in their high Value score in the survey.

Contrary to 2020's results, IKEA has regained a CX top ranking driven by customers' progressive return to in-person shopping over the past year after Covid restrictions have been lifted. Although a lot of customers have used and appreciate IKEA's website and mobile application, the dominant channel of interaction remains their physical store. Shopping malls are a part of the Middle Eastern culture and provide an experience that cannot be replaced by online shopping. Customers ranked in-store shopping at IKEA as excellent (in the fields of staff assistance and knowledge, design inspiration, restaurants).

The main elements driving positive customer sentiment, according to customers, include a wide range of product categories available at a one stop-shop, as well as the convenience of

IKEA's home delivery service featuring real time updates on the status and progress of orders.

Another key component for customer satisfaction is the friendliness, professionalism, and availability of knowledgeable staff to answer customers' queries. Their facilitated exchange and refund policies and furniture assembly services also contribute to IKEA's CX score.

In the UAE, IKEA has launched numerous initiatives over the past few years to improve products' accessibility in alignment with the increasing need for contact-less shopping. These include – but are not limited to – home planning and interior design services, as well as click and collect items available to customers from the comfort of their cars.

IKEA's partnership with a fintech firm, Tabby, provides customers with flexible interest-free instalments payment plans for both online and offline purchases which is particularly important for customer in the current inflationary context.

IKEA also encourages sustainable living by focusing on energy-saving solutions. The business aims to become climate positive and only source renewable or recycled material by 2030. IKEA's famous 'FRAKTA bag for life concept' is also designed and promoted on their website to be reused as a beach tote, for doing laundry, grocery shopping or packing and storage.

# #3



## Spotlight on Carrefour

Sector: Grocery retail

The UAE is home to hundreds of global retail stores including Carrefour, which was ranked first by customers in our survey in this sector for its commitment to customer satisfaction. It was established in 1995. In 2005, Carrefour opened the largest hypermarket in the Middle East and the world's first sail-thru supermarket in 2018, tackling a gap in the market and catering to people on beaches, yachts, and jet-skis.

Respectively #4 in 2017 and #5 in 2020, Carrefour made it to the top three this year.

Customer rating was mainly driven by the accessibility of Carrefour stores which benefit from a large distribution footprint. The giant grocery retailer is also known for its wide range of products across multiple food and non-food categories, including electronics and clothes, with frequent and attractive deals.

According to our survey, respondents seem appreciative of the quality of customer service provided in stores by Carrefour staff, as well as its loyalty program app, Share, which enables them to earn and redeem points across multiple Majid Al Futtaim (MAF) brands across groceries (Carrefour), shopping malls (all stores and restaurants), leisure and entertainment (cinemas, Ski Dubai),

hotels, restaurants, and lifestyle brands (LEGO, Lululemon, Crate & Barrel).

Over the past two years, MAF Group - which owns and operates Carrefour - has leveraged digital technologies to enhance its omnichannel capabilities, cater for contact-less ordering, payments, and delivery during the pandemic; and improve in-store convenience – physical stores remain the customers' preferred channel of interaction.

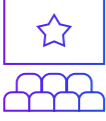
Customers have pointed out that the online buying experience as well as the offering consistency across stores and channels could be improved.

In 2022, Carrefour declared it would fixate the prices of 200 everyday essential goods until the end of the year while reducing the margins on over 300 products. To differentiate themselves from competition, the company launched a new rebranding concept in June 2022 by opening 13 Carrefour market stores in Dubai and three stores in Sharjah. The shops sell fresh fruits and vegetables and employ experienced butchers and fishmongers. This concept aligns with Carrefour's focus on high-quality goods, competitive pricing, a variety of choice and an improved customer experience.

The group is pursuing its digital and innovation agenda through investment and partnerships into Web 3.0 (Binance), smart technologies (self-driving capabilities with Yadex to address last mile delivery) and circular economies (single-use plastic ban, eco-friendly delivery fleet, warehouse management with sustainable materials).



# #4



## Spotlight on Vox Cinemas

Sector: Entertainment and leisure

Vox Cinemas has 57 locations and 573 screens across the UAE, Lebanon, Oman, Bahrain, Egypt, Saudi Arabia and Kuwait. It has made it to the 4th place in the UAE while recording high scores in time and effort, expectations, and integrity.

The high score from a time and effort perspective seems to have been driven by a combination of factors across the journey starting from the booking. To avoid the frustration of crowds and queues, customers can conveniently book their tickets online and choose their preferred seats. Upon arrival, they can head directly to the concession stand to collect their snacks and beverages or head seamlessly to their theater. Once in the cinema, customers also appreciate the support of available, caring, and knowledgeable staff to address their query quickly.

Vox invests in digital solutions to provide their customers with an immersive guest experience.

This includes upgrading their visual communications platform to enhance scheduling flexibility, adding professional video syncing capabilities inside the cinema theatre and expanding the external layout of the cinema screens to showcase new releases.

The expectations pillar is highly rated by customers. Vox Cinemas customize their services in each location according to customer expectations and offers varied ways to watch a movie with different layouts/settings provided in each cinema hall. This includes Vox Theater, Gold, IMAX, 4DX, Max, Kids and Outdoor. It offers differentiated experiences including the region's first Snow Cinema at Ski Dubai, Mall of the Emirates. The open-air cinema also comes back every season in time for Dubai's cool winter where guests can remain outdoors and order food and drinks from their seats.

For customers who prefer watching movies at home, Vox also home delivers their cinema snacks including popcorn and nachos.

Vox has developed partnerships with multiple banks which enables cardholders to access a wide range of offers on movie tickets to avail which contributes to the high loyalty score.

As bright lights and loud sounds can sometimes be overwhelming, Vox launched sensory friendly screening across the UAE in collaboration with the Dubai Autism Centre. Sensory friendly screens are designed to reduce overstimulation by decreasing audio volume, dimming lights, removing trailers and limiting the number of guests in the auditorium.

# #5



## Spotlight on Abu Dhabi Commercial Bank

Sector: Financial services

Formed in 1985, Abu Dhabi Commercial Bank (ADCB) has seen the biggest positive move over the last two years and now holds the #5 position in the 2022, CEE ranking.

ADCB has accelerated its digital transformation by improving its front-end digital experience mainly through a mobile app (Hayaak), and developing its loyalty program, "Touchpoints", during the pandemic.

These front-end improvements have been supported by back-end banking interfaces that use straight-through processing and automation to accelerate operations including account opening and loan applications. Apart from these digital transformation initiatives, ADCB enables its clients to easily access customer service agents. As banking interactions become ever more digitized, maintaining human touchpoints to support, help and guide customers is a key differentiator.

Our respondents viewed the overall banking experience with ADCB as easy, fast, convenient, secure and rewarding. This has been a key contributor to increasing the resolution and

expectations pillar which has risen the most compared to the 2020 results.

ADCB recorded a net profit of AED 1.591 billion for the third quarter of 2022, marking a 25% growth compared to last year's results. It was voted as the employer of choice in the GCC region according to Forbes' World's best employers 2022 survey conducted across 57 countries.



# #6

## Spotlight on Amazon

Sector: Non-grocery retail

Amazon.ae was formed from the acquisition of Dubai based Souq.com marketplace in 2017, that was subsequently merged and rebranded as Amazon(.ae) in 2019.

Since its establishment in the region, Amazon has continuously invested to improve its delivery capabilities and network. The local Amazon network comprises two fulfilment centers, three sort centers, nine delivery stations and a network of delivery service partners covering the cities of Abu Dhabi, Dubai, and Al Ain, with a plan for additional new site launches in 2022-2024.

Based in Abu Dhabi and spread over an area of 4,700 square meters, Amazon opened its second largest delivery station in the UAE providing same-day and next-day delivery to customers across the country.

As per survey findings, the online retailer's ranking is driven by its ability to provide customers with access to a wide selection of products – beyond what is usually available locally – through an easy and convenient website, at competitive prices, delivered with the efficiency that has made Amazon well-known globally.

It is supported by real-time delivery tracking, an accessible and responsive customer service, and a return policy that allows customers to be refunded in a few days.

With a strong internal innovation culture, Amazon has frequently introduced features that has improved the overall experience for its customers. The "1-Click" ordering button enables customers to enter their billing, shipping and payment information just once and then simply click a button to buy something. This saves them having to select or enter these settings manually repeatedly.

Amazon leverages AI tools, data-driven insight, and analytics to predict similar products – e.g. recommending the next book in the readers' area of interest once one is finished on Kindle.

The combination of all these elements contributes to Amazon's high score across the "Time & Effort", "Resolution", and "Personalization" pillars.

Over the past year, Amazon launched the Intellectual Property (IP) Accelerator program in the UAE, making it easier and more cost effective for small and medium-sized businesses (SMBs) to obtain trademarks, protect their brands, and tackle infringing goods on Amazon.ae.

This enables more retailers to distribute their products through the marketplace and protect their brands, whilst enabling customers to access a wide selection of authentic goods.

# #7

## Spotlight on Etihad Airways

Sector: Travel and hotels

Established in 2003, Etihad is the second-largest airline in the UAE after Emirates. Etihad Airways made it to the top 10 this year having climbed +11 positions compared to the last study.

As per our survey, customers appreciate the convenient online booking and ticketing system, the seamless check-in process, in-flight comfort - across all classes, and the flexibility of changing tickets without bearing additional charges during the pandemic.

Their customer service representatives also ensure that customers are well informed at every step of their reservation process.

Etihad Airways is partnering with the global Italian luxury fashion brand, Armani/Casa, for an upgraded inflight dining experience featuring branded furnishing. Etihad's planes host a variety of entertainment options including E-BOX, with curated content based on the destination, special features e.g. live games during the World Cup, Bluetooth headset pairing, device holding tables and wireless device charging.

Our survey found that customers were particularly appreciative of Etihad's employees.

They praised the staff's positive attitude and capacity to be available to find a solution, and provide accurate and useful information (e.g. health requirements, flight details etc.).

The airline's crew members are taken through an extensive training process which focuses on safety, service, and hospitality, before flying. Etihad has won multiple awards for its cabin crew service.

Etihad's focus on sustainability is another key differentiation point: it aims to drive improvements for both the airline itself and the industry. The airline is working on a series of initiatives to reduce waste and achieving zero net carbon emissions by 2050.

Earlier this year, Etihad Airways has launched a green loyalty program, "Conscious Choices by Etihad," to attract customers that are committed to mitigating their environmental impact. It enables members to earn miles for more environmentally friendly practices such as carrying less baggage and offsetting carbon emissions using Etihad Guest Miles with approved organizations. Members are also rewarded on a daily basis – when not flying – when they adopt sustainable choices.

# #8

## Spotlight on Marks & Spencer

Sector: Non-grocery retail

M&S is a British retailer with a chain of 16 stores along with their online shopping website. It operates in the UAE in partnership with Al-Futtaim Retail. Their products cover clothing lines for women, men and children, as well as homeware and food.

M&S was not ranked in our 2020 CEE report but made it to eighth place this time leading in three pillars: time and effort, integrity, and personalization.

Four years ago, M&S initiated a global transformation program that aimed to revitalize its brand perception. M&S has just completed the first phase – fixing the basics – of its ambitious program.

“Fixing the basics” was mainly aimed at simplifying clothing ranges, developing food categories by focusing on quality and innovation, establishing competitive e-commerce capabilities (i.e. website and online fulfillment), modernizing their legacy store estate to make it fit for both the future and new ways of shopping, and driving internal cultural and organizational changes to drive ownership and put data and the customer at the center of the business.

In the region, customers’ high rating of M&S seems to be driven by the range and quality of products (food and clothing), the support of their employees when shopping, and the layout of their revamped stores (including M&S café) that provides them with a convenient and differentiating experience.

During the economic downturn brought about by the pandemic, M&S reduced their prices for food, beverages and clothes.

M&S also introduced its first modest designs in the UAE, reacting to customer feedback and demand for longer hemlines, high neck tops, dresses and long-line tunics. It offers plus sizing amongst all its collections and accommodates for special diets in its food and beverages. Its selection includes products that are gluten-wheat- and dairy-free.

As M&S enters its second transformation phase – “Shaping the future” – it plans to expand even further with investments in additional stores and digital technology in the coming years.

# #9

## Spotlight on Noon

Sector: Non-grocery retail

Noon.com is a relatively newly established online marketplace that caters to the Middle East. In six years, the online retailer became one of the most significant competitors to Amazon in the region and earned 9th place in the UAE for CX, with time-and-effort and personalization as the top pillars.

Noon’s customers particularly praised product delivery across food and non-food categories. Noon offers 15-minute delivery services (without a minimum order), 20-minute delivery with Noon daily, which delivers groceries, and same day or 24-hour delivery for the rest of the products lines. Besides, customers have also indicated that when they were facing issues, customer service staff are empowered to make decisions such as waiving the delivery fee in case of any reported delays.

Noon plans to further strengthen its delivery infrastructure in the region. Indeed, it has recently announced that it will build the UAE’s largest fulfilment center – introducing new automation technologies – in partnership with the Abu Dhabi Investment Office (ADIO) to improve delivery services and create new opportunities for small businesses to sell their products online through the Noon platform.

In parallel, Noon is investing in its regional talent by supporting shoppers and local businesses. This is illustrated by Noon’s partnership with Khalifa Funds to empower SMEs, in line with the ‘Noon Mahali’ initiative supporting Emirati micro-businesses and local food producers on Noon daily.

Noon also plans to further expand its local footprint and offerings through the announced acquisition of the online retailer Namshi, which offers footwear and apparel fashion brands. It is worth noting that Namshi is one of the brands which has seen a particularly meteoric rise in the CEE rankings, progressing from #40 in 2020 to #15 in 2022.

Originally, Namshi faced some challenges, e.g. suspicion of fake products and mistrust of online payments (e.g. providing credit card details). Namshi overcame these barriers by creating a strong customer base through both online – social media – and offline – special events – communications, by providing multiple payments options – such as cash on delivery, Buy Now Pay Later (Tabby), Apple Pay, Paypal, interest free instalments plans (Postpay), mobile apps, and flexible and convenient exchange/return/refund policies. Additionally, Namshi’s e-commerce platform has convenient online ordering features, and fast delivery capabilities (one to two days).

# #10 Spotlight on Lulu Hypermarket

Sector: Grocery retail

As part of the Abu Dhabi-based Lulu Group, Lulu Hypermarket is one of the largest food and grocery chains across the GCC with more than 240 supermarkets and hypermarkets.

This year, Lulu Hypermarket overachieved its 2020 CEE ranking by 13 places to rise to number ten in the UAE. Our research shows that Lulu's customers appreciate the retailer's frequent special offers and wide range of products available across multiple categories.

Lulu aims to be one of the top e-commerce platforms in the UAE and the Gulf – it has heavily invested in developing its online and logistics capabilities to move from being a brick-and-mortar store and become an omnichannel retailer.

Lulu Group is also working on improving customer access by increasing its store footprint and opening new stores, including a 72,000-squarefoot hypermarket in Dubai Mall Zabeel expected to launch in April 2023.

From a personalization perspective, Lulu Hypermarket provides family-friendly entertainment to create a sense of loyalty and attachment by bringing people together. Lulu stores have widely laid out counters, sprawling parking spaces, play territories for children, food courts, cash trade and bank counters. Besides, customer engagement is well-maintained through Lulu's loyalty programs and regular raffle draws offering a variety of prizes and vouchers.

Lulu also hosts festivals to celebrate with its customers. One example is the food fiesta where families and friends gather to try out different cuisines from food counters while watching an exciting cooking competition live at the mall. Furthermore, Lulu offers tailored product offerings including food, decorations and accessories to its customers on special occasions such as Ramadan or Diwali.

Lulu recently launched an innovative hypermarket in Sharjah where robots deliver food to customers. This is the world's first AI-powered robot delivering food at a hypermarket.





## 07. Leading sector

### The main sector leading is non-grocery retail, with eight leading brands among the top 20 CEE rankings.

Retailers have accelerated their digital transformation during the pandemic to maintain and/or increase engagement with customers amid lockdowns and social distancing measures.

At the same time, an increasing number of customers have discovered the ease and convenience of getting anything, anywhere, anytime at their fingertips from the comfort of their homes. This has driven a higher rate of adoption and penetration of e-commerce in the UAE.

Despite the convenience of online shopping, customers are returning to physical stores now that restrictions have been eased and retailers have strictly committed to health and safety measures in the UAE. Shopping malls are also a part of Middle Eastern culture and provide an experience that cannot be replaced by digital means. The 2.5-day weekend introduced for certain residents at the beginning of 2022 has increased some customers' leisure time, which is likely to have benefited the entertainment and general retail sectors.

Customers are now increasingly using their mobile devices in stores to both research products (reviews, specifications, price) -






























webrooming - whilst still visiting stores to see, touch, feel and assess the products they intend to buy online - showrooming.






























These changes in customer behavior provide an opportunity for retailers to engage, transact and support customers across both digital and physical channels. However, achieving this requires retailers to establish and orchestrate strong omnichannel capabilities adopting a customer centric approach to deliver a seamless and differentiating experience.

In this context, it is hardly surprising that non-grocery retailers are focused on developing strong omnichannel capabilities leveraging digital capabilities supported by customer insight.

The most successful retailers are providing multiple payment options including 'Buy Now and Pay Later' (in effect an interest free instalment plan), critical in order to address ongoing concern around inflation whilst increasing the accessibility of their products.

# Industry scores across the six pillars

	 Personalization			 Time and effort		
	Score	Vs. market		Score	Vs. market	
 Entertainment and leisure	8.20	2% 		8.35	4% 	
 Financial services	8.01	0% 		7.94	-1% 	
 Grocery retail	7.92	-1% 		7.98	-1% 	
 Logistics	8.01	0% 		7.93	-1% 	
 Non-grocery retail	8.14	1% 		8.21	2% 	
 Restaurants and fast food	7.89	-2% 		7.93	-1% 	
 Telecoms	7.93	-1% 		7.78	-3% 	
 Travel and hotels	8.02	0% 		8.01	0% 	
 Utilities	8.23	2% 		8.06	0% 	

	 Expectations			 Integrity		
	Score	Vs. market		Score	Vs. market	
 Entertainment and leisure	8.21	4% 		8.25	2% 	
 Financial services	7.90	0% 		8.17	1% 	
 Grocery retail	7.81	-1% 		8.00	-1% 	
 Logistics	7.88	0% 		8.06	0% 	
 Non-grocery retail	7.99	1% 		8.14	1% 	
 Restaurants and fast food	7.85	-1% 		7.93	-2% 	
 Telecoms	7.77	-2% 		7.88	-3% 	
 Travel and hotels	7.90	0% 		8.07	0% 	
 Utilities	8.12	3% 		8.31	3% 	

# Industry scores across the six pillars



## Resolution



## Empathy

	Score	Vs. market	Score	Vs. market
Entertainment & Leisure	8.12	3%	7.90	2%
Financial services	7.94	0%	7.76	0%
Grocery retail	7.81	-1%	7.70	-1%
Logistics	7.94	0%	7.73	-1%
Non-grocery retails	8.04	2%	7.88	1%
Restaurant and fast food	7.74	-2%	7.72	-1%
Telecoms	7.69	-3%	7.56	-3%
Travel and hotels	7.90	0%	7.76	0%
Utilities	8.05	2%	7.87	1%



08.

## A shared recipe for success

The leading companies share a set of common characteristics. They understand their customers in the markets they serve. They are intentionally focused on delivering positive customer experiences. And they are positioning themselves to be flexible, agile, and prepared for an evolving, uncertain future.

As the trading environment becomes more complex and less predictable, companies that prioritize understanding their customers in the context of their markets, focus on orchestrating intentional customer experiences, and remain responsive, agile, and adaptable will be better prepared to navigate the future successfully.

This requires customer closeness, customer insight, and an organizational design that enables rapid reconfiguration. Companies are now designing foundational systems and IT architectures that have flexibility inbuilt, applying development techniques that are accelerating time to market and measurement systems that enable ongoing refinement.

New technologies are quickly assessed for their contribution to the efficiency and effectiveness of the organization and rapidly deployed in a test and learn environment. It is not technology for technology's sake, but a considered approach to how the customer experience can be augmented and improved.

Cross-functional working is a way of life; collaboration is a critical competence.

Achieving significant improvements to customer outcomes is a driving force. Central to success is the ability to orchestrate resources and capabilities quickly and flexibly around changing customer needs.

As firms consider how they orchestrate a connected customer experience, designing flexibility into their organization structure has become a critical next step.

**As the trading environment becomes more complex and less predictable, companies that prioritize understanding their customers in the context of their markets, focus on orchestrating intentional customer experiences, and remain responsive, agile, and adaptable will be better prepared to navigate the future successfully.**





# About KPMG Lower Gulf

For almost 50 years, KPMG Lower Gulf Limited has been providing audit, tax and advisory services to a broad range of domestic and international, public and private sector clients across all major aspects of business and the economy in the United Arab Emirates and in the Sultanate of Oman. We work alongside our clients by building trust, mitigating risks and identifying business opportunities.

KPMG Lower Gulf is part of KPMG International Cooperative's global network of professional member firms. The KPMG network includes approximately 236,000 professionals in over 144 countries. KPMG in the UAE and Oman is well connected with its global member network and combines its local knowledge with international expertise, providing the sector and specialist skills required by our clients.

KPMG is widely represented in the Middle East: along with offices in the UAE and Oman, the firm operates in Saudi Arabia, Bahrain, Kuwait, Qatar, Egypt, Jordan, the Lebanon, Palestine and Iraq. Established in 1973, the Lower Gulf firm now employs approximately 1,780 people, including about 190 partners and directors across the UAE and Oman.

As we continue to grow, we aim to evolve and progress, striving for the highest levels of public trust in our work. Our values are:



**Integrity:** We do what is right.



**Excellence:** We never stop learning and improving.



**Courage:** We think and act boldly.



**Together:** We respect each other and draw strength from our differences.



**For Better:** We do what matters.

To meet the changing needs of our clients, we have adopted an approach aligned with our global purpose: **Inspiring Confidence, Empowering Change**. Our three pillars – exceptional quality of service, an unwavering commitment to the public interest, and building empowered teams – are the foundation of our firm.

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