



## Our Work In This Space

“Consumer data will be the biggest differentiator in the next two to three years. Whoever unlocks the reams of data and uses it strategically will win.”

**Angela Ahrendts**

*CEO of Burberry/ Head of Apple Retail*



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The following case studies are examples of the customer experience related engagements undertaken by KPMG globally. These are not intended to be an exhaustive list and it is our intention to continue to add to this list over time. The individual cases studies can be found on subsequent pages.

### Financial Services

- RBS Customer & Cost Diagnostic
- Commonwealth Bank Digital Channels VoC Review
- Westpac Customer Complaints Reduction
- Citizens Bank Customer Complaint Management Assessment
- Nationwide Savings Customer Experience Review
- ERSTE Group Corporate Customer Experience Improvement
- Société Générale Group Retention Process Evaluation
- Toronto Dominion Bank Retail Platform
- H&R Block At Home Experience

### Technology, Media & Communications

- Zamtel Customer Experience Improvement
- Telstra NPS Dashboard
- Verizon Wireless Project Ignite

### Consumer Markets

- AAA Northern California, Nevada & Utah Customer Experience Strategy and Roadmap
- Skoda Customer Experience Management
- Trane Customer Map
- TBC Corporation Retail Sales Experience
- Volkswagen Project Dealer App
- Bosch Project U-Scan

### Infrastructure, Government & Healthcare

- NYC HRA Call Centre & IVR Assessment

### Industrial Markets

- To be developed in Ph2

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### RBS Customer & Cost Diagnostic

Country: UK, Year of Completion: 2013, Fee Value: ~\$3m over 3 years, Contact: Ryan Dawson

<b>Client Challenge</b>	<p>The Client had recently launched a customer focused strategy within their retail brands. In order to support this and a wider agenda to optimize costs across the business in line with customer priorities KPMG were engaged to perform analysis across the retail products.</p> <p>Other issues faced included:</p> <ul style="list-style-type: none"><li>• A lack of insight into end to end customer journeys across a ‘silo’ based operating model</li><li>• Limited information as to customer priorities and benchmarks of relative performance in these areas</li><li>• A set of processes and services grown organically and without customer consultation</li><li>• Poor knowledge of the true ‘cost’ of activities across products and channels</li></ul>
<b>KPMG Response</b>	<p>Worked closely with the client senior management team to identify key improvement opportunities using KPMG’s Customer Experience methodology. Activities included:</p> <ul style="list-style-type: none"><li>• Voice of the Customer assessment by customer segment, product, channel and moment of truth across clearly defined customer journeys (outputs include NPS, Customer effort, Customer Satisfaction and various other customer experience measures)</li><li>• An analysis of the fully allocated cost base, and how it aligned with the delivery of customer services</li><li>• Detailed customer journey walkthroughs to diagnose business issues and opportunities</li><li>• An assessment of customer service level agreement s(SLAs) and how organization performance measurements and capability were aligned to deliver them</li><li>• A critical review of existing programme portfolio in light of the methodology findings</li><li>• Built cases for change engaging internal stakeholders, quantifying costs and benefits, prioritizing opportunities, and complete initial design and planning</li><li>• Programme support for implementation</li></ul>
<b>Benefits to Client</b>	<p>The outputs of the analysis were used to create a number of benefits- including</p> <ul style="list-style-type: none"><li>• Multiple initiatives striving for customer focused benefits including reduction of hand offs in the call centre by 75%, reduction in statement costs by 50% and the transformation of the mortgage buying journey to ‘best in class’</li><li>• At the end of the initial engagement over £20m of cost savings has been identified which analysis illustrated would have either a positive or neutral impact on the customer experience.</li></ul>



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## Commonwealth Bank Digital Channels VoC Review

Country: Australia, Year of Completion: 2014, Fee Value: \$100k, Contact: Daniel Knoll

<b>Client Challenge</b>	The IB&M team at CBA required support in identifying their institutional clients digital channel needs. Their needs would then be used to priorities initiatives and enable IB&M to seek funding to support new customer driven products and services.
<b>KPMG Response</b>	<p>KPMG assisted CBA in building a global and local market awareness of the institutional banking capabilities in digital as well as facilitating voice of the customer interviews with a targeted group of clients. This work included:</p> <ul style="list-style-type: none"><li>• Market awareness workshops to present emerging digital channel opportunities and case studies / journeys</li><li>• Ideation workshops with IB&amp;M to generate ideas based on their client interactions and internal knowledge of CBA</li><li>• Structured interviews with key stakeholders and end users within IB&amp;M clients</li><li>• Analysis of the results to identify opportunities by product and client role e.g. Treasury, CFO, FX Trader etc.</li><li>• Final report organizing and presenting the findings of the interviews (including the prioritized list of opportunities) for funding</li></ul>
<b>Benefits to Client</b>	<p>KPMG helped CBA accelerate their ability to gather insights from its customers by providing an independent channel of communication. Key benefits include:</p> <ul style="list-style-type: none"><li>• Providing a structured list of questions to ensure consistency of approach across key CBA clients. Additionally provide a 'challenge' to the traditional thinking around institutional banking capabilities.</li><li>• Providing market validation of ideas and initiatives collected from clients against institutional banking peers</li><li>• Providing analysis of initiatives and rating them according to value, complexity, ease of implementation etc.</li><li>• Providing reports and materials which CBA could directly use as inputs to their SPP funding process</li></ul>



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### Westpac Customer Complaints Reduction

Country: Australia, Year of Completion: 2011, Fee Value: \$2m, Contact: Chris Foster

<b>Client Challenge</b>	<p>The Retail Bank had over 250,000 customer complaints logged in 2008/09 and this had been increasing for the past 7 years</p> <p>Estimated that only 30% of complaints were actually being logged so the situation could be much worse, with poor levels of customer satisfaction (NPS)</p> <p>Segregation of complaints mgmt and procedures across different Bus with a lack of understanding of end-to-end process and escalation</p> <p>No systematic approach to Analyze complaints and customer satisfaction to identify opportunity for change and drive customer centric change across the organization</p> <p>Challenges:</p> <ul style="list-style-type: none"><li>• Embedding a single complaints management framework and reducing the escalation layers across the business</li><li>• Change in focus to root cause problem solving from escalation and handoff</li><li>• New end-to-end complaint process and governance model</li><li>• Ongoing framework to test the true Voice of Customer and drive continuous improvement</li><li>• Improvement Complaint and VOC reporting across the business</li><li>• Customer Advocacy disciplines embedded into the front line</li></ul>
<b>KPMG Response</b>	<p>A Lean approach was used to work through systemic causes of complaints to identify opportunities to improve the service provided to customers, while focusing on “key moments of truth” to ensure business value.</p> <p>Identify quick wins to increase transparency, raise awareness, and embed practical solutions to improve the customer experience while removing waste and failure demand across the business.</p> <p>Identify clear root cause analysis and potential solution to reduce complaint and improve NPS results</p> <p>Identify long term solutions to enable step changes with requirements fed into larger strategic investment programs</p>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• Insight into the systemic reasons causing customer dissatisfaction and complaints providing clear tangible root cause</li><li>• 60% Reduction in aged complaints</li><li>• 25% Increased in first point resolution</li><li>• 68+% reduction in customer complaints</li><li>• Increase in customer satisfaction (NPS)</li></ul>



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## Citizens Bank Customer Complaint Management Assessment

Country: USA, Year of Completion: 2012, Fee Value: \$200k, Contact: Tracey Ah Hee

<b>Client Challenge</b>	The client understood that customer complaints management was an integral component of their end-to-end customer experience. Midway through implementing a homegrown complaints management system, the client realized that numerous challenges the with consistently collecting, analyzing, and reporting their customer complaint data were emerging. With increasing pressure from customer-centric regulatory and compliance requirements, a senior marketing leader at the client recognized that their organization needed help. The client engaged KPMG to perform an end-to-end customer complaints management assessment.
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>Performed 100+ depth interviews across the bank, in areas including contact centers, retail branches, product development/management, data analysis, operations, marketing, business line leadership, and risk/compliance</li><li>Analyzed transactional data and branch satisfaction scores and created the branch interview selection criteria</li><li>Analyzed complaints handling documentation, including current reporting, policies/procedures, and regulatory audit responses</li><li>Observed weekly and monthly complaints management action meetings including a variety of stakeholders (data analytics, lines of business, risk/compliance, product development/management, marketing, operations, etc.)</li><li>Conducted social media complaints management workshop featuring a KPMG digital/social/mobile subject matter expert</li><li>Conducted consumer risk/compliance workshop featuring a KPMG consumer regulatory risk subject matter expert</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>Identified opportunities for efficiency, effectiveness, and compliance improvements throughout the customer complaint management process including preemptive actions, complaint capture, individual and pervasive issue resolution, data analysis, management reporting, quality assurance, and governance</li><li>Benchmarked client processes against within and across industry customer complaints management leading</li></ul>



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## Nationwide Savings Customer Experience Review

Country: UK, Year of Completion: 2012, Fee Value: ~\$300k, Contact: Hugh O'Reilly

<b>Client Challenge</b>	<p>The Client has gone to market with a unique a customer focused strategy supported by a large internal customer focus agenda.</p> <p>Working with the Group Customer Experience function KPMG were engaged to deliver a Customer Experience Review methodology which would the client with a market leading repeatable method which could be used to identify and analyze customer service improvement opportunities in support of this strategy.</p>
<b>KPMG Response</b>	<p>KPMG were engaged to support the Group Customer Experience team and the Savings Product team in a review of the Customer Experience across all channels and customer touch points.</p> <p>Using market insight and capabilities from the KPMG Customer and Channel Team a detailed methodology was created and handed over the client team which would enable new customer led insight to be captured and used in the assessment of improvement opportunities.</p> <p>Using this methodology KPMG ran a view of the Savings Customer experience. Activities included:</p> <ul style="list-style-type: none"><li>• Customer Journey Mapping and Moment of Truth identification (using customer focus groups)</li><li>• Voice of the Customer assessment by customer segment, product, channel and moment of truth across clearly defined customer journeys (outputs include NPS, Customer effort, Customer Satisfaction and various other customer experience measures)</li><li>• Detailed customer journey walkthroughs to diagnose business issues and opportunities</li><li>• An assessment of customer service level agreement s(SLAs) and how organization performance measurements and capability were aligned to deliver them</li><li>• A critical review of existing programme portfolio in light of the methodology findings</li><li>• Built cases for change engaging Exec level stakeholders, quantifying costs and benefits, prioritizing opportunities, and complete initial design and planning</li></ul>
<b>Benefits to Client</b>	<p>The outputs of the analysis were used to create a number of benefits- including</p> <ul style="list-style-type: none"><li>• Customer satisfaction improvement of (confidential)</li><li>• Failure demand reductions and other cost to serve benefits of (£ confidential).</li></ul>





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### ERSTE Group Corporate Customer Experience Improvement

Country: Czech Republic, Year of Completion: 2013, Fee Value: \$300k, Contact: Michal Pobuda

<b>Client Challenge</b>	<p>Client was in need of customer experience management in segment of corporate clients across the organizational structure of the bank and all distribution channels.</p> <p>The aim of the project was to design and implement a concept of customer experience management in corporate banking including the design of measurement and high quality reporting of customer experience.</p>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• We identified needs and life situations of corporate clients, which they solve with the bank, and mapped the relevant bank's products.</li><li>• We ran an extensive survey of clients' expectations in given life situations among several segments of selected corporate clients in the Czech market and an internal survey among relevant bank advisors.</li><li>• We analyzed customer journeys (internal processes of the bank from the customer perspective), identified the most important ones and designed detail maps of customer journeys including identified touchpoints (moments of interaction between bank and its clients), customer expectations at these moments and our recommendations for each customer journey and its steps.</li><li>• We defined moments with the highest impact on relationship between the bank and corporate clients (moments of truth), for which we proposed set of recommendations (including their prioritization, cost assumption, benefits and roadmap of implementation).</li><li>• We designed governance model of customer experience management fitting the current organizational structure and enhancing effective management and designed customer experience measurement and reporting system including dashboards for each segment of corporate clients.</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• Set of life situations and needs of corporate clients</li><li>• Survey of clients' expectations and bank perspective</li><li>• Customer journeys mapping including identified touchpoints and recommendations</li><li>• Set of moments of truth with recommendations and roadmap for their implementation</li><li>• Governance model of customer experience management including action plan</li><li>• Measurement and reporting system including design of dashboards for each segment of corporate clients</li></ul>





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## Nationwide Savings Customer Experience Review

Country: UK, Year of Completion: 2012, Fee Value: ~\$300k, Contact: Hugh O'Reilly

<b>Client Challenge</b>	<p>Client needed to evaluate retention processes in the bank, analyze effectiveness of retention offers and prediction models, asses overall customer experience strategy and communication strategy across all distribution channels (branches, call center etc.) in segment of retail clients.</p> <p>Our objective was to analyze current situation of retention processes and identify key findings and propose recommendations for improvement in the four retention activities – Customer experience, Proactive retention, Reactive retention, and Post-retention.</p>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• We conducted a high-level analysis of current situation of retention processes in the bank encompassing the client lifecycle and bank processes and high-level business case of churn tendency (churn tendency index), lost value and value to be retained based on our analysis of data and information gathered from KB representatives.</li><li>• We identified key findings – insufficient capacity of team members for dealing with retention activities, too complicated and time-consuming retention processes concerning communication and finalization of retention offers at distribution channels or number of churners not covered by formal retention processes.</li><li>• We proposed set of recommendations such as extending reactive retention activities from switching clients to other client groups, simplifying reactive retention processes at distribution channels, developing retention offers for different client segments, using client value for prioritizing clients for retention activities or using prediction models for cross-sell / up-sell campaigns.</li><li>• We prepared a cost/ benefit matrix to visualize detailed recommendations based on their assumed costs, benefits and priority and roadmap for implementation our recommendations.</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• Analysis of current situation of retention processes and high-level business case</li><li>• Identification of key findings</li><li>• Recommendations for improvement<ol style="list-style-type: none"><li>1. Cost/benefit matrix</li><li>2. Implementation roadmap</li></ol></li></ul>



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### ERSTE Group Corporate Customer Experience Improvement

Country: Czech Republic, Year of Completion: 2013, Fee Value: \$300k, Contact: Michal Pobuda

<b>Client Challenge</b>	TD needed a retail banking solution empowering customer facing employees to confidently recommend an appropriate product mix during the initial customer onboarding (sales) engagement and the ongoing, post onboarding, service touch points. During service engagements tellers are expected to quickly dispatch the customer's request and engage customers in product conversations.
<b>KPMG Response</b>	<p>The initial engagement saw KPMG focus on the creation of a "Proof of Concept" prototype. KPMG conducted research aimed at identifying several key user insights to demonstrate ideal employee / customer, software assisted, interactions.</p> <ul style="list-style-type: none"><li>• Teller to customer + service to sales transition</li><li>• All up / 360 degree snapshot of customer financial overview and how that parlays into a conversation on product mix</li><li>• Product and conversation history</li><li>• Movement between self-service and in-branch assisted service</li></ul>
<b>Benefits to Client</b>	<p>KPMG helped TD Banks demonstrate their enhanced ability to recommend appropriate products for customers while servicing them more efficiently and effectively:</p> <ul style="list-style-type: none"><li>• Reduced time spent analyzing and recommending product bundles</li><li>• Increased bundling of products</li><li>• Increase in diversity of product recommendations / selections</li><li>• Increase in customer / product acquisition</li><li>• Increase in customer and employee sales conversations</li></ul>



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### H&R Block At Home Experience

Country: USA, Year of Completion: 2013, Fee Value: \$650k , Contact: Jon Guth

<b>Client Challenge</b>	<ul style="list-style-type: none"><li>• Rethink the 'At Home Experience' to redefine the DIY digital tax preparation space.</li><li>• To challenge their No. 1 competitor in the DIY tax preparation space and claim a larger market share</li><li>• Business goals as defined by HRB – Deliver measurable impact across the following areas:<ul style="list-style-type: none"><li>– Increase conversion to 75%,</li><li>– Increase retention to 80%,</li><li>– Improve NAC by 5%,</li><li>– Increase client satisfaction (NPS score) to 80%,</li><li>– Lower contact volume to Support Centers by 7%</li></ul></li></ul>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• Conducted extensive customer research: ethnographic in-home observation, in-depth interviews</li><li>• Conducted Customer Motivational Analysis and Pain Point Identification</li><li>• Developed User segmentation / persona grids / personas across all relevant demographics</li><li>• Developed a deep-dive 'Customer Journey Map' across the tax lifecycle – 'Customer Life Journey'</li><li>• Developed Pain Point Map</li><li>• Developed 5 Year Product and Technology Roadmap</li><li>• Developed Key Design and Spotlight that highlighted key 'Pain Points'</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• Multi-year strategic roadmap providing recommendations for themes, technologies, visualizations and prioritizations to enable a best-of-breed product:<ul style="list-style-type: none"><li>– The Strategy Engagement highlighted the key pain points and help prioritize the phases of development</li></ul></li><li>• Insights from the phase 1 strategy engagement led to ideas that impacted conversion, retention, client satisfaction and decreased call volume</li><li>• Fully re-designed At Home product – all designs and assets provided to client with implementation and style guides</li><li>• Greatly Improved user experience that makes it easier for its customers to complete their taxes by adjusting itself to the customer's personal tax situation:<ul style="list-style-type: none"><li>– Tax Interview Customization allows user to configure the experience to align with their specific situation (impacted conversion)</li><li>– Meaningful Product Matching suggests the most appropriate version based on the user's specific needs (impacted conversion, customer satisfaction)</li><li>– "Pre-flight" checklist ensures the user knows exactly what they'll need to complete the process (impacted conversion, customer satisfaction and contact volume)</li><li>– Easier access to support services such as prior year returns, commonly asked questions, and chat with a tax pro (impacted retention and contact volume)</li></ul></li></ul>



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### Zamtel Customer Experience Improvement

Country: South Africa, Year of Completion: 2011, Fee Value: \$120k, Contact: Maria Hamman

<b>Client Challenge</b>	<p>A Zambian telecommunication provider was challenged to improve the customer experience. They expressed the need to</p> <ul style="list-style-type: none"><li>• Define and improve key customer facing processes</li><li>• Training/up skilling staff on the future state processes and interfaces</li><li>• Assign responsibilities and KPI's to relevant team members to improve customer service</li></ul> <p>KPMG was appointed to assist them in achieving this objective mainly as a result of our significant experience in the telecommunication industry – specifically in Africa. KPMG's access to best practices was also seen as a major benefit</p>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• Obtain an overall understanding of the key objectives of the programme and key focus areas (prioritisation)</li><li>• Document and analyze current processes and process data to identify the root cause/s of issues being experienced</li><li>• Design, workshop and document improved processes taking into consideration:<ul style="list-style-type: none"><li>i) Root cause of issues being experienced</li><li>ii) Our experience in Africa</li><li>iii) Regulatory environment</li><li>iv) Technology improvement being contemplated and currently in place</li></ul></li><li>• Developed training manuals on the new processes and present train the trainer sessions</li></ul>
<b>Benefits to Client</b>	<p>A document detailing the newly defined customer relations processes including</p> <ul style="list-style-type: none"><li>• Supporting narrative</li><li>• RACI charts (roles and responsibilities)</li><li>• Control points</li><li>• Customer touch points and measures</li><li>• Process KPIs and measures</li></ul> <p>Prioritized focus areas and implementation guidance</p> <p>Provided train the trainer sessions, as well as a training manual in support to the new processes</p> <p>The key groups of processes included in the final product were: 1) Identify and Develop products, 2) Sell and Acquire customers, 3) Provide Services, 4) Bill and Collect, 5) Retain Customers</p>



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### Telstra NPS Dashboard

Country: Australia, Year of Completion: 2013, Fee Value: \$400k, Contact: Ryan McCumber

<b>Client Challenge</b>	<ul style="list-style-type: none"><li>• The customer was rolling out Net Promoter score (NPS) as a new means of measuring customers' satisfaction with billing.</li><li>• As the NPS data began to flood in, Billing's analytics team developed a manual extraction and reporting process.</li><li>• While the manual process provided good insight into Billing's NPS score, the results were static, only available weekly, time consuming to produce, and required a individual person to determine the appropriate level of analysis.</li><li>• As the NPS was still new, the old, siloed way of thinking still dominated.</li><li>• To overcome this KPMG proposed a solution that would provide daily, interactive insights into Billing customer advocacy, and drive a cultural change programme that would empower individuals to personally affect customer advocacy.</li></ul>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• We embedded ourselves within the billing team to foster a deeper understanding of Billing's business and to understand its culture, key drivers, metrics and measures.</li><li>• Through the development and national roll-out of Billing's new business improvement approach (which included designing an "advocacy board" for solving problems and raising and managing issues / ideas) we helped Billing build a new culture of individual empowerment to directly affect change and ultimately improve customer advocacy.</li><li>• We held stakeholders workshops to understand the key business drivers, metrics and measures required to effect change. Based on the results, we developed and implemented a near-live and interactive dashboard (accessible via the intranet). In addition, we analyzed the results and provided management with weekly insights into specific problem areas or pertinent topics.</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• The new business improvement approach saw engaged and empowered team members bringing fresh new ideas to support customer advocacy.</li><li>• The NPS dashboard has enabled people from stakeholders from Executive Director level and down to access, explore and drill down on near-live NPS data to support them efficiently making the right decisions manage their business.</li><li>• The insights we generated directly from the dashboard provided key inputs into billing initiatives such as avoiding bill shock</li></ul>



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## Verizon Wireless Project Ignite

Country: USA, Year of Completion: 2012, Fee Value: \$1.5m, Contact: Jason Mowery

Client Challenge	<ul style="list-style-type: none"><li>Verizon Wireless (Vzw) wanted to create more engagement with their Retail Store Reps to help drive Key Performance Indicators (KPIs). They wanted to increase sales, increase customer loyalty, but decrease churn and call center volume – a large percentage of calls were due to customers unhappy with their purchases</li><li>The traditional sales promotions and coaching were not working as desired, and Verizon Wireless were exploring alternate motivational models</li></ul>
KPMG Response	<ul style="list-style-type: none"><li>Conducted a ‘Strategy Engagement’ to research and understand what motivates Retail Store Reps</li><li>Conducted In-depth Ethnographic research of 60+ store reps across 20 stores in the West Area</li><li>Developed Persona Grids (of 100+ Personas), empathy maps, motivational maps</li><li>Conducted Innovation Strategy workshop to develop ideas based on the insights from the research</li><li>Designed and Prototyped key screens and workflows – developed an interaction demo to show how the new designs would work</li><li>Designed and Developed ‘Ignite’ a mobile application that was rolled out on select mobile devices</li><li>Designed a Services Platform that integrated with Vzw disparate enterprise services and systems (security, metrics, personnel information, communications)</li><li>Rolled out the prototype to pilot stores in the West Area</li><li>Followed up with observation and research on the pilot roll out to ensure that the business goals were met (increased adoption and improved KPIs)</li><li>Developed roadmap on future enhancements to incorporate customer guided selling, manager dashboard, NPS trials and provided early adopter analysis on usage and behavioral patterns</li></ul>
Benefits to Client	<ul style="list-style-type: none"><li>The Strategy Engagement helped prioritize phase1 development by high-lighting the key pain points in the employee journey: real time KPI metrics updated based upon sales – showing immediate calls to action, access to personalized communications and training at the time of need</li><li>Ignite, the mobile application, got resounding approval across the retail store reps and managers</li><li>Sales Reps claimed ‘This is the BEST!’; Managers raved about how it engaged their teams “Ignite engages them like nothing else has down before!”</li><li>The success of rollout accelerated the national launch of the application on the iPad</li><li>The application spread through employee word-of-mouth and the adoption was greater than any other mobile application previously</li></ul>



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## AAA Northern California, Nevada & Utah Customer Experience Strategy and Roadmap

Country: USA, Year of Completion: 2013, Fee Value: \$500k, Contact: Jon Clough

<b>Client Challenge</b>	<ul style="list-style-type: none"><li>• AAA NCNU is one of several dozen regional affiliates of the national chartering organization, the American Automobile Association.</li><li>• In December 2012, AAA NCNU issued an RFP for advisory services to assist in defining and planning the future Member Experience at AAA NCNU.</li><li>• Experience and proposed activities communicated to the AAA NCNU Steering Committee that tipped the decision in our favor include the Customer Strategy &amp; Growth Customer Experience framework (re-tasked as "Member Experience") and the early-on decision to make use of KPMG's U-Collaborate to help create a vision for the future of membership at the Club, as well as confidence in KPMG's ability to manage a "visioning video" for presentation to the AAA NCNU board and employees.</li></ul>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• Identify the current state of member-focused activities and projects that impact the member experience.</li><li>• Assist in defining, communicating and planning the future Member Experience, to capitalize on new and enhanced product and service offerings.</li><li>• Identify the core capabilities across all channels ("Member Touchpoints") throughout the Member Lifecycle to drive an improve member experience and enhanced loyalty.</li><li>• Identify and create business cases for projects to improve member experience needs and grow revenue from \$600 to \$1bn in ~5 years.</li><li>• Utilizing the KPMG U-Collaborate methodology, bring together key stakeholders from across the organization to break down cultural barriers and create buy-in across the enterprise (both in the corporate office as well as in the field).</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• Additional opportunities to assist the client were identified</li><li>• Ability to translate the engagement results to bring learnings to other clubs across the nation</li><li>• The developed business case model was used as their baseline for portfolio management business requirements.</li><li>• Member experience maps posted on walls throughout the corporate HQ as well as the CIO's office</li></ul>





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## Skoda Customer Experience Management

Country: Czech Republic, Year of Completion: 2014, Fee Value: \$200k, Contact: Michal Pobuda

Client Challenge	<p>The client was in the implementation phase of the unified customer care standards across all of the markets where the company is present.</p> <p>The main objective of the project was design and implementation of the unified customer care standards which would be easily adapted</p>
KPMG Response	<ul style="list-style-type: none"><li>• The goal of the “Communication” phase was the definition of the communication strategy within the sales network reflecting all national and local specifics of all countries where the company is present.</li><li>• One of the main factors that have an effect on customer satisfaction is sales force staff behavior, which gets in contact with the end customers. Therefore a high attention was dedicated to the preparation of the procedures and methodologies for the sales force staff.</li><li>• In order to determine whether the implementation of the customer care standards has an impact on the customer satisfaction, the suitable measurement system was designed. The set of the indicators was defined, which shows the customer satisfaction rate before and after the implementation of the customer care standards and also describes the progress of the customer satisfaction in all markets worldwide.</li><li>• Taking the project’s large scope and duration of the implementation into consideration, particular mechanisms that ensured continuous improvement of all implementation activities in area of client satisfaction were designed. The procedures for the feedback collection from the end customers were defined and also the process of the feedback evaluation in order to continuously improve the customer experience management and increase the loyalty.</li></ul>
Benefits to Client	<p>The following outputs were delivered during the project:</p> <ul style="list-style-type: none"><li>• Communication strategy of the implementation of unified standards for customer experience management</li><li>• Methodical manuals for the sales force staff, which gets in touch with the end customers</li><li>• Set of the metrics and tools for customer experience measurement</li><li>• Definition of mechanisms for regular feedback collection and for continuous improvement of the customer satisfaction.</li></ul>



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## Trane Customer Map

Country: USA, Year of Completion: 2011, Fee Value: \$1.8m , Contact: Dave Wolf

<b>Client Challenge</b>	<ul style="list-style-type: none"><li>• Trane, a premium brand in the HVAC space needed help with their sagging revenue, losing market share in a low-margin, commoditized market</li><li>• Trane relies on a vast dealer network, but even with specialized programs to train dealers they were not having much success</li><li>• Trane needed to provide better tools and support to their dealer network to not only help them sell more Trane products, but to incentivize them to up-sell their premium brand</li></ul>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• Conducted strategy research, ethnographic in-home observation and interviews</li><li>• Developed persona grids, personas and empathy maps</li><li>• Designed and developed a Native iOS application and services</li><li>• Integrated with Trane’s backend architecture including SAP and IBM BPM services/systems</li><li>• Developed a scalable architecture to handle continued growth</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• Insights from the strategy research helped inform and guide the prioritization of functionality to impact dealer adoption, end-customer engagement, and drive a consistent sales process</li><li>• The guided selling solution that was developed went beyond the expectations of the dealers and customers</li><li>• The results of the initial launch:<ul style="list-style-type: none"><li>– Trane realized ROI on MAP in 12 months</li><li>– Close rates increased from 30% to 60-75% in 60 days</li><li>– Product mix saw 16% increase in the first quarter of 2012</li><li>– Margin increase of 7%</li><li>– Dealers who have adopted the app are realizing an average 31% increase in sales</li></ul></li></ul>



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## TBC Corporation Retail Sales Experience

Country: USA, Year of Completion: 2011, Fee Value: Not disclosed, Contact: Jon Guth

<b>Client Challenge</b>	<ul style="list-style-type: none"><li>• TBC Retail owns and operates several major tire retail chains throughout the United States. They operate a green-screen JD Edwards point of sale system which many employees find difficult to learn, resulting in high employee attrition.</li><li>• Of the Sales Associates who can learn the system, many lack the people skills required to build rapport with customers which resulted in poor sales numbers. TBC desired to turn their C-grade sellers into B-grade sellers.</li><li>• The in-store customer experience was one of frustration, uncertainty and distrust. TBC sought to create a collaborative, customer-centric guided experience based on transparency and clear communication.</li><li>• TBC was migrating to SAP and lacked the ability to design and develop a world-class guided sales experience internally</li></ul>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• We performed ethnographic research in stores nationwide to better understand the customer experience and business processes at work, and conducted interviews with Sales Associates, Technicians, Managers and Customers to understand what the ideal future experience should look like.</li><li>• Based on the insights of our research, we designed a collaborative, touch-driven guided sales experience that helps less savvy sales people to build relationships with the customer, and make better recommendations based on customer data.</li><li>• Our innovation didn't stop at the sales desk, but extended to also design the Technicians' in-bay experience, the back office and accounting systems, a custom CRM, as well as inventory management and warranty.</li><li>• We developed the front end using Adobe Air to run on many different platforms, including Mobile (tablet).</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• The new system is now running in approximately 150 stores, on its way to being rolled out to all 1,200 stores nationwide.</li><li>• The new system is much easier to learn for employees and is delivering a better customer experience.</li><li>• TBC now has an integrated SAP ecosystem across all aspects of their stores business.</li></ul>



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## Volkswagen Project Dealer App

Country: USA, Year of Completion: 2010, Fee Value: \$1.5m , Contact: Jeff Casamier

Client Challenge	<ul style="list-style-type: none"><li>• Volkswagen Group of America has extremely aggressive sales goals for the next five years, which will require their dealers to sell and order cars at a much faster rate.</li><li>• Previously, dealers ordered cars by configuring them one-at-a-time. These orders were then sent overseas for manufacturing and arrived at the dealer several months later. By that time their inventory or market needs may have changed. This time-consuming process would not support their new sales goals.</li><li>• Volkswagen had a tenuous relationship with their dealers based on a lack of trust. Several dealers had taken legal action because they felt other dealers had been given preferential treatment with the allocation of inventory.</li><li>• Volkswagen lacked ability to design the system from the dealers’ perspective, and build a world-class experience.</li></ul>
KPMG Response	<ul style="list-style-type: none"><li>• We met with Sales Managers at dealerships across the United States to understand how they manage their inventory, and understand their concerns and desires with switching to this new model.</li><li>• Worked with Volkswagen to redesign their dealer supply chain from Dealer-Based Ordering to Market-Based Ordering. Cars are now built in advance based on market indicators and then allocated to dealers based on preferences they control. Proposed orders can quickly be accepted or modified. Dealers still feel they’re in control and know the system is unbiased.</li><li>• Complete design and development of the Sales Manager experience, including inventory management and forecasting.</li><li>• We developed both a rich front end using Adobe flex as well as tight integrations with existing Oracle systems.</li></ul>
Benefits to Client	<ul style="list-style-type: none"><li>• Ordering cars now takes minutes instead of days, and new orders arrive in weeks instead of months. Dealers can focus on selling cars rather than managing inventory.</li><li>• Volkswagen has a better relationship with their dealers, who feel they played a part in creating the new system.</li><li>• Volkswagen is now able to deliver inventory in a way that supports their increased sales goals.</li></ul>



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## Bosch Project U-Scan

Country: USA, Year of Completion: 2013, Fee Value: Not disclosed, Contact: Jeff Casamier

<b>Client Challenge</b>	<ul style="list-style-type: none"><li>• Bosch has provided their OTC line of high-end proprietary automotive diagnostic tools to Technicians for over 30 years, but was missing out on a large segment of younger consumers looking for a more-affordable product.</li><li>• While Bosch’s high-end tools provide powerful automotive diagnostic capabilities, they did not meet the expectations of these younger, more tech-savvy consumers who expect to be able to run multiple applications on their mobile devices.</li><li>• With consumer mobile devices becoming increasingly affordable and ubiquitous, Bosch desires to evolve their business from being a hardware provider to a content/software provider, where their applications can run on any modern mobile device. This represents a significant change to the way their products are engineered and supported, and they sought a technical partner to help them with this transition.</li><li>• Bosch lacked the capabilities to design and build the digital experience for this new, mid-range product in a way that will achieve their business goals while meeting the needs and expectations of their future customers.</li></ul>
<b>KPMG Response</b>	<ul style="list-style-type: none"><li>• We helped Bosch conceive, design and develop the embedded digital experience for Encore; their new 7” Android-based mid-range diagnostic tool.</li><li>• Built a custom Android Rom and Launcher experience that communicated back to a custom Linux instance on the same device.</li><li>• During Strategy, our team worked with Bosch’s to help inform elements of the physical product design, hardware components, process design and technical architecture</li><li>• Our Experience Designers created a modern, touch-based UI to meet customer expectations, based on the Android Holo design language for future BYOD distribution</li><li>• Complete development of the front-end user interface and Q.A. testing</li></ul>
<b>Benefits to Client</b>	<ul style="list-style-type: none"><li>• Product recently released to positive market feedback</li><li>• Filled a void in Bosch’s product line, allowing them capture new market segments</li><li>• Native Android application can be easily installed on non-OTC consumer devices (BYOD)</li></ul>



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## NYC HRA Call Centre & IVR Assessment

Country: USA, Year of Completion: 2013, Fee Value: \$250k, Contact: Manish Shah

<b>Client Challenge</b>	<p>A human services client wanted to assess its overall call center capabilities and its Interactive Voice Response (IVR) system in an effort to help improve customer experience, efficiency, and integrity of services while balancing costs. The client requested KPMG’s assistance in performing the call center operations and IVR assessment, and specifically asked for help in:</p> <ul style="list-style-type: none"><li>• Development of a call center strategy and roadmap</li><li>• Understanding opportunities for call center and IVR enhancements</li><li>• Outlining and understanding industry leading practices in call center and IVR implementations</li><li>• Providing recommendations for call center and IVR enhancements</li><li>• Developing the business case for an updated call center and IVR platform</li></ul>
<b>KPMG Response</b>	<p>KPMG team members were engaged to review existing call center data, assess the current customer experience across channels, create a gap analysis and design a prioritized implementation roadmap of recommendations for improving the call center and its IVR. KPMG performed the following activities:</p> <ul style="list-style-type: none"><li>• Collection, consolidation, and analysis of IVR and call center statistics in regards to volume, call type, customer segments, usage, call drivers and IVR performance</li><li>• Review of customer satisfaction information</li><li>• Review of call flows, verbiage and navigation</li><li>• Test calls, agent job shadowing, and monitoring of customer calls</li><li>• Interviews and focus groups to assess customer needs and experience</li><li>• Identification of capability enhancements, usability improvements, recognition improvements, and gaps versus best practices</li><li>• High level application design recommendations</li><li>• Prioritization of recommendations based on cost benefit analysis, impact and known constraints</li></ul>
<b>Benefits to Client</b>	<p>KPMG provided recommendations surrounding agent effectiveness, quality, processes, and technology that would help to save \$\$5-\$6 million annually while reducing repeat calls, decreasing overall call volume, increasing self-service utilization, and improving customer experience.</p>



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To be developed in Phase 2 of CX Toolkit Development





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### SKODA Customer Experience Management

In order to adapt to new conditions in the automotive sector and to support a qualitative improvement of services, the “Human Touch” programme was proposed as the application of a philosophy highlighting a customer-friendly approach of staff, personal care for customers and an individual concept of customer service.

In cooperation with KPMG, Skoda proposed to find a way to secure continuous improvement of “Human Touch” involving customer experience into the programme.

Contact: Michal Pobuda, KPMG Czech Republic



ŠKODA Human Touch Proposal



### Mobile Customer Engagement and Sales App

With an increased focus on increasing mobile engagement with its primary customer demographic – 18-24 year old males, the mobile company wanted to establish a central mobile information hub for customers allowing them to research, purchase, and share Company products while capturing more affinity and sales.

The proposal sought to prove KPMG USA as their partner to deliver the app for both iOS and Android smartphones.

Contact: Dave Wolf, KPMG USA



### HSBC Client Engagement Programme

KPMG proposed to assist HSBC deliver it's annual Client Engagement Programme to it's Corporate, Commercial and Institutional clients. The objective of the Programme is to collect, analyze and deliver the views of its most important clients, create a successful and valued programme and become progressive in meeting client expectations to realize growth. The unique proposition was to create a legacy that would be a far more client centric HSBC.

Contact: Hugh O'Reilly, KPMG UK





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### ERSTE Group Corporate Customer Experience Improvement

#### Background & Context:

ERSTE Group is one of the European largest providers of financial services and leading retail bank in Central Europe. The core of the strategy has always been to establish long-term, trusting relationships with customers based on a precise understanding of their individual situations. In cooperation with KPMG, Česká spořitelna, a.s. planned to find a way how to understand clients and secure a continuous improvement of customer experience management.

#### Challenges faced:

To design and implement the concept of customer experience management within the ERSTE Corporate Banking (ERSTE CB) in order to understand their clients and their needs (Identification of customer expectations). ERSTE did not have a clear view of their internal processes regarding the life situations of their clients needs, nor did they have a clear understanding of the most important customer journeys. The client did not have a structured view of defining the impact of customer behaviour on the organisation nor of the means to follow through with actions to improve the customer experience at key moments of truth.

#### What we did:

We carried out extensive surveys of selected corporate clients of banks across the Czech market as well as surveying internal corporate banking advisors and relationship managers of Erste CB. This surfaced the most important expectations of everyone involved. We were also able to determine how particular expectations are important and the impact of a failure to meet those expectations. We continued with the analysis of customer journeys based on information about internal processes of ERSTE CB, and a detailed mapping of the most important ones, ending up by touchpoints identification. We followed this by conducting an assessment of these touchpoints and selection of potential candidates of moments of truth (decisive moments in the relationship with customers) depending on their business impact and their importance for the relationship with clients.

For those moments of truth with the significant impact on the relationship with clients we drafted a list of recommendations and action plan for implementation of these suggested recommendations, including timescale, cost estimation of implementation, expected benefits and their prioritization. As a result of the work we were commissioned to develop the proposed governance model of client experience management for corporate banking and reporting system, and a dashboard for managing and measuring customer experience in corporate banking, including an action plan for implementation.

#### Actual results and implementation:

We defined 7 basic client needs connected to 39 life situation and mapped to more than 50 bank products. The most important life situations are those associated with client's daily agenda, regular payments and situations related to drawing the loan (financing). On the other hand the least important life situations clients consider support and services activities for employees. Clients choose between banks that are used for daily operations / payments and the bank providing the funding.

We mapped 18 maps of customer journeys in detail and analysed the 15 most important touchpoints and identified 6 moments with great impact on relationship with customers. For each of the 6 moments of truth, we proposed several recommendations to improve the customer experience.

Part of the project was also governance model of client experience management for corporate banking.

#### Insight:

Clients mainly appreciate: personal dealings with the bank and bank advisors attitude as professionalism, trust and personal attitude, flexibility, fair play, understanding and knowledge of the client history and current situation or choice of a personal banker.



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### Skoda Customer Experience Management

#### Background & Context:

Skoda Auto, based in the Czech Republic, is one of the world's longest-standing automobile manufacturers with a long tradition. In order to sustain its adaptation to new conditions in the automotive sector and to support for a qualitative improvement of services the "Human Touch" programme is provided as the application of a customer-friendly philosophy towards staff, personal care for customers and a concept of individualized customer service.

In cooperation with KPMG, Skoda Auto planned to find a way how to secure a continuous improvement of Human Touch involving the customer experience into the programme.

#### Challenges faced:

A need to strengthen the Human Touch programme was in following three areas. To improve measurement quality by setting thorough key performance indicators; to create and use successful internal communication strategy; and to develop and keep company dealers' performance management framework throughout the whole employee life-cycle.

#### What we did:

Before setting up performance indicators and performance management system, it was important to assess current Human Touch status in this area and get answers such as the extent to which was there a clarity about the new standards of behavior and performance required. Whether the new competencies, behaviors and ways of working were embedded into performance objectives. What mechanisms have been established to reinforce new behaviors etc.

For creating communication strategy it was important to select the most appropriate mix of channels to guarantee the highest impact, to simplify the content in order to clearly reflect the communication objectives and to properly define target audiences.

In order to attain a sustainable improvement in performance management it was vital to implement the key message of Human Touch programmes philosophy in all HR processes throughout employee life cycle from recruitment until departure.

Current key performance indicators were reviewed and all success factors identified. We clarified important Human Touch business success factors and identified new performance measures which led to the identification and agreement on the most appropriate target measures and defined the format of reporting on these measures.

We took the following steps to implement the new internal communication strategy: Conducted a communication vehicle inventory; the definition of communication audiences; the development of key messages and communication plan and strategy; and the establishment of the infrastructure and evaluation of communication effectiveness.

We conducted an assessment of current dealer performance measurement and redesigned the performance management framework using our proven tools and templates and we proposed new solutions in key HR processes to be included within the employee lifecycle.

#### Actual results and implementation:

Revised performance indicators for Human Touch roles on HQ, importer and dealer processes; A defined data collection process and dashboard for dealers and importers; and a new communication strategy and plan.

#### Insight:

Skoda Auto has rapidly developed in terms of sales volumes, markets and products, and to meet growth plans for the future has identified that a focus on customer experience will be a key enabler.



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### RBS Customer & Cost Diagnostic

“The methodology we have developed with KPMG is unique as it finds the balance between delivering the right customer experience at the right cost to serve. Understanding where to invest and more importantly where not to is the key to RBS recovery”

**Steve Whitty**, *RBS, Head of Customer Experience and Service Definition, Measurement and Costing*

### Verizon Sales Team Platform

“I really do enjoy this application! Before, we were doing this stuff manually. It saves me time from doing the numbers and improves my coaching sessions. All I have to do is sit down in a 1:1, pull up the app, and have a discussion about their progress against their goals. Now, it tells us where they’re at and what they need to do as a team with ties to recognition. The Reps that have it love it and those that don’t have it can’t wait to get it. If everybody can get this, it would be huge! Our Rep’s generation loves to play games. Ignite works very well and engages them like nothing else has done before. We just want more of it!”

**Martha**, *Verizon Sales Manager*