



# Customer in the eye of the storm

2020 NL Customer Experience  
Excellence report

September 2020

kpmg.nl



# Further resources

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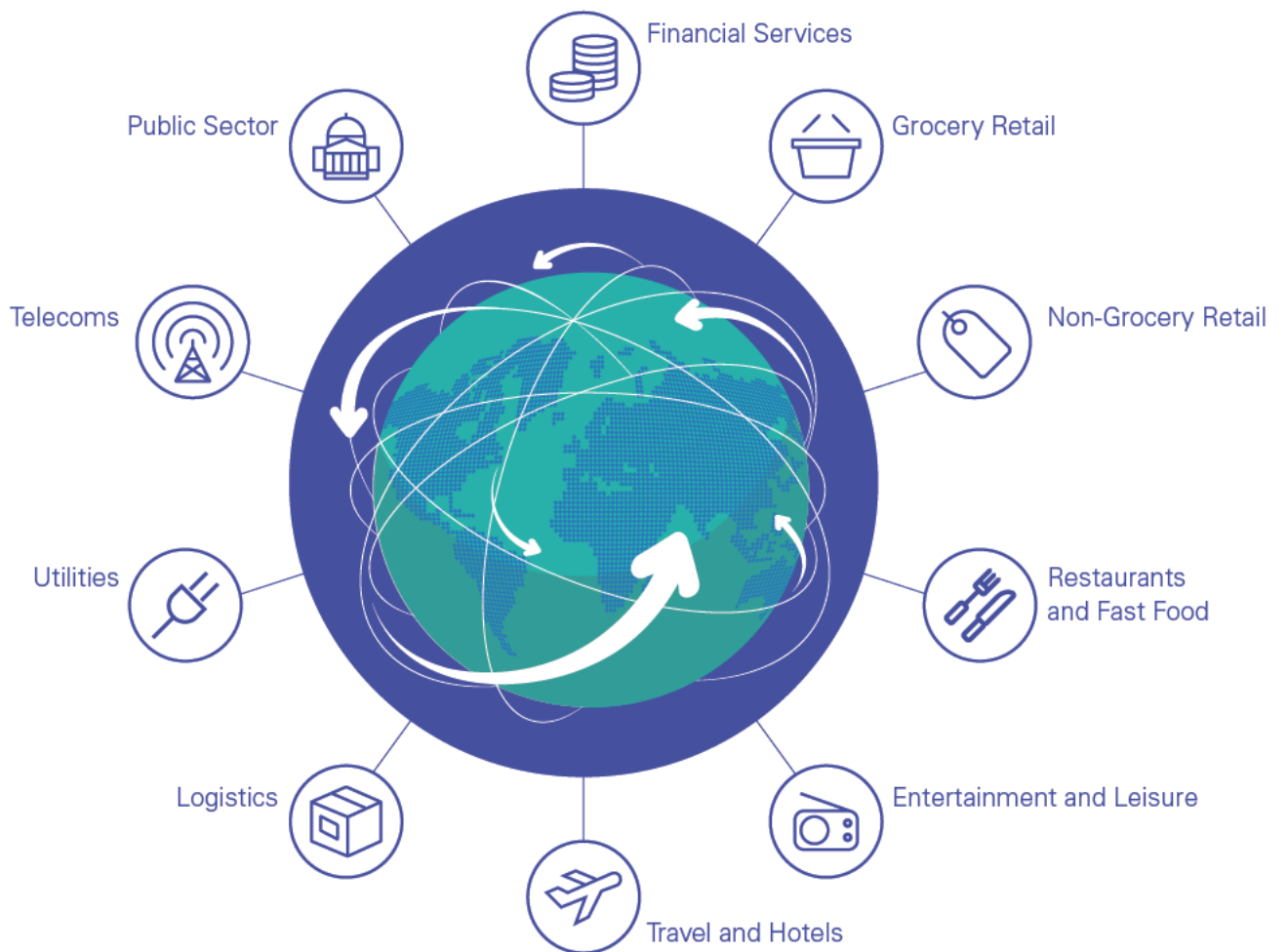
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# At a glance:

This year's NL Customer Experience Excellence Research



## 2020 NL Customer Experience Excellence Research

  
 >5,000  
 Dutch respondents

  
 >43,000  
 Brand evaluations

  
 215  
 Brands covered

# Introduction

Almost overnight, the storm of COVID-19 smashed the fundamentals of customer engagement. With physical stores shut and digital channels under pressure, many brands suddenly realised they needed to quickly reassess the needs of their customers and redesign their customer experiences if they hoped to remain relevant in the hearts and minds of Dutch consumers.

Our research identifies the true customer experience (CX) champions. They were the ones who were able to demonstrate their brand values, their integrity and their ability to move quickly and stay connected with customers. And they have been rewarded with strong and growing customer loyalty – and some of the highest customer experience (CX) scores ever recorded in our research.

Some brands, however, were not as successful. Those that were unable to capture the minds and wallets of their customers during the initial phases of the COVID-19 virus have slipped down our rankings. The big question is whether they will ever return.

Yet all is not lost; there is still time for brands to step up their game and take (back) the spotlight.

Brands must remember that the way they act today and throughout the crisis will strongly influence how customers feel about them in the future.

In this rapidly-changing environment, brands will need to continuously reevaluate their customers' expectations, learning from the past while remaining focused on the future. Which is why, in this report, we go beyond the rankings to explore some of the key considerations as brands strive to shape and enhance their customer experience.

We discuss the critical importance of trust and how customers are looking for brands with clear moral standards and reputations built on trusted relationships – particularly in uncertain times. We explore how leading brands are rethinking their organisational structure and making new connections in order to create clear alignment between the employee and customer experience.

We also take an economic view, illustrating how brands can better manage CX investments through a balanced approach of customer centricity and economics. And we look at the characteristics of sustainable, resilient organisations who are able to navigate through the storm with strong connections to their customers.

While the future may remain uncertain, we suspect there is no 'going back' to the customer experiences of before. Those brands that hope to survive and thrive into the new reality will need to recognise this quickly if they hope to lay the foundations for future growth.

We hope this report will challenge you to reflect on your initial actions. We also hope it inspires you to prepare your brand to move forward into the new reality. Only time will tell who the CX leaders of tomorrow will be. What we do know, however, is that they will be the ones that embrace integrity and continue to win the trust of their customers.

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Nienke Wichers Hoeth

# Key findings



## CEE on the rise

As COVID-19 swept across the Netherlands, most brands were able to move quickly to respond to the changed customer needs, making Dutch customers happier with the overall customer experience for the second year in a row; average scores rose from 7.23 last year to 7.36 this year. Compared to last year, around 69 percent of brands saw improvements to their overall score. Thirty-four percent scored a 7.5 or above.



## Integrity moves up

While Personalisation remains the most important Pillar for Dutch consumers, this year's survey shows that Integrity has become key. Brands that performed highest on Integrity in this year's survey tended to out-perform their peers while building trust with Dutch customers.



## ASN Bank takes top honours

ASN Bank's strong focus on sustainable banking and customer-centricity was ranked highly by this year's respondents, putting the bank into the top spot in our Top 10 rankings.



## Top ten evolves

This year's Top ten includes some familiar faces. However, some brands were less successful in capturing the minds and wallets of their customers during the initial phases of the COVID-19 virus, and slipped down our ranking. Hence, almost half of the top ranked brands are new to our winner's list this year, led by Financial Services brands and Non-Grocery Retailers.



## Financial Services overtakes Retail

With an overall average score of 7.53, the Financial Services industry moved into first place in terms of industry rankings, just slightly ahead of Grocery Retail. At the same time, Utilities, Logistics and Public Sector – traditionally the lowest ranked sectors – are starting to close the gap.



## Brands on the rise

Airbnb enjoyed the largest improvement in performance, rising more than 80 positions in our survey to rank 44th. The biggest increase in overall CEE performance went to the Centraal Justitieel Incasso Bureau (up 7.2 percent), suggesting it may not be long before a Public Sector brand enters our Top 100 ranking.



## Brands with no customers

Perhaps not surprisingly, the biggest decliners in this year's survey are brands in the Travel & Hotel sector. TUI, Transavia and Booking.com – as well as many others in the sector – who were not able to serve their customers and will need to work hard to regain customer focus over the next year.



## Personalisation

Using individualised attention to drive an emotional connection



## Integrity

Being trustworthy and engendering trust



## Expectations

Managing, meeting and exceeding customer expectations



## Resolution

Turning a poor experience into a great one



## Time and Effort

Minimising customer effort and creating frictionless processes



## Empathy

Achieving an understanding of the customer's circumstances to drive deep rapport

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# State of the Nation

The outbreak of COVID-19 has had, and continues to have an unprecedented impact. Practically overnight, brands needed to reflect, reassess, redesign and reinvent themselves and their customer experiences (CX). Strong brands moved quickly and in the best interest of their customers. As a result, they have been rewarded with the highest CX scores ever recorded in our research.

# 7.36



**Dutch brands have improved the average Customer Experience Excellence scores this year (7.36 from 7.23 last year)**

In every crisis, some brands rise while others fall. This crisis has been no different. As COVID-19 swept across the Netherlands, the true customer experience champions moved quickly to respond, reacting to their customers' needs and challenging themselves to lead by example.

As a result, our research suggests Dutch brands have improved the overall customer experience, enjoying higher average Customer Experience Excellence scores in comparison to last year (7.36 from 7.23 last year).

Some brands, however, were not as successful. Those that were unable to capture the minds and wallets of their customers during the initial phases of the COVID-19 virus<sup>1</sup> have slipped down our rankings. The question arises whether they will be able to return.

Yet all is not lost; there is still time for brands to step up their game and take (back) the spotlight. Brands must remember that the way they act today and throughout the crisis will strongly influence how customers feel about them in the future.

### **Turbulent times demand strong foundations**

With a significant rise in the importance of the Integrity Pillar in this year's research, it seems clear that Dutch consumers are telling brands to go back to the basic foundation of a strong customer experience (see figure Pyramid on page 8). Simply put, customers value brands that send the right signals and follow them up with the right actions.

Trust plays a critical role. Not only as the cornerstone of all positive human relationships. But also as the lens through which to view all interactions – between brands, employees, stakeholders and customers.

The challenge is that the COVID-19 experience has redefined the concept of trust between brands and consumers. Today's customers are continuously evaluating a range of aspects – from brand purpose and health protocols through to data protection capabilities and tax morality – when they choose which brands to trust. Brands will need to think broadly if they hope to retain trust.

In part, this will depend on brands' ability to demonstrate they are acting in the best interests of their customers.

<sup>1</sup>Consumers were asked to provide evaluations on experiences in the period of February – April, 2020



Those brands able to provide the type of individual attention that establishes emotional connections with their customers will find trust easier to build and protect. What is key here, is the attention for the individual; the Personalisation Pillar remains the most important to Dutch consumers.

### Financial Services overtakes Retail

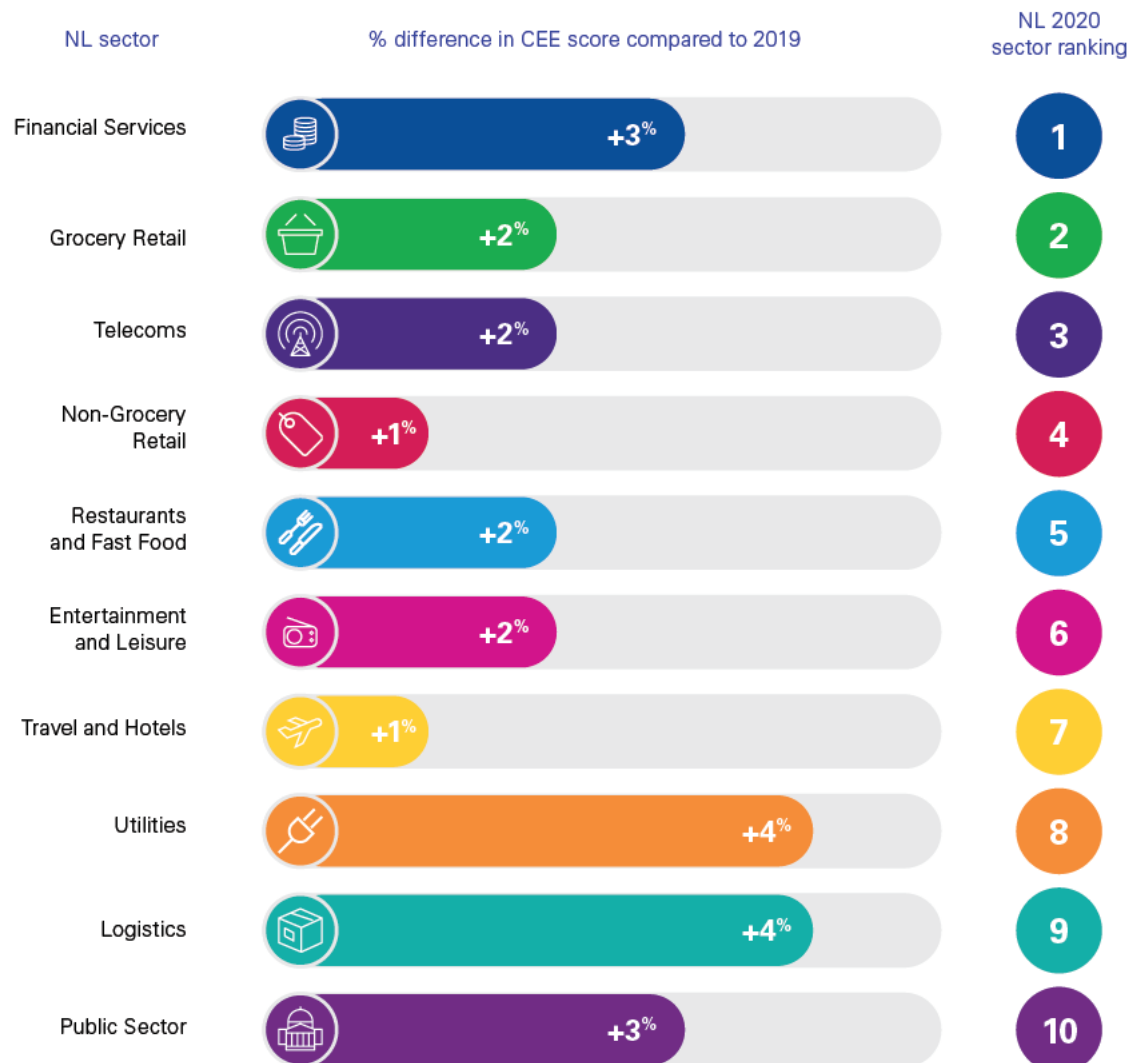
Last year, when consumer sentiment was riding high and few had ever heard of a coronavirus, it was retailers that were delivering the very best customer experiences. Then COVID-19 changed customer priorities. Now financial security and services are top of mind.

Financial Services firms have risen to the occasion. In fact, the Financial Services industry was ranked first for Customer Experience Excellence by Dutch consumers this year, with payment services brands being crucial enablers of the 1.5 meter shopping society.

Three Financial Services brands are ranked in the Top ten. ASN Bank came out on top overall, rising 27 places in the rankings. The bank won specific praise for its strong foundation in sustainable banking and customer-centricity. Two insurance companies – Univé and Centraal Beheer – also claimed spots in this year's Top ten.

While the Financial Services industry may have usurped Retail for the top spot in the rankings this year, the big question is for how long. Although not included in this year's Top ten, Grocery Retailers retain high rankings in the Netherlands. And, while Non-Grocery Retail – regardless of its Top ten leaders - suffered an overall fall this year, it remains to be seen how their rankings will hold up under increased competition around customer experience in the new reality.

### NL sector performance



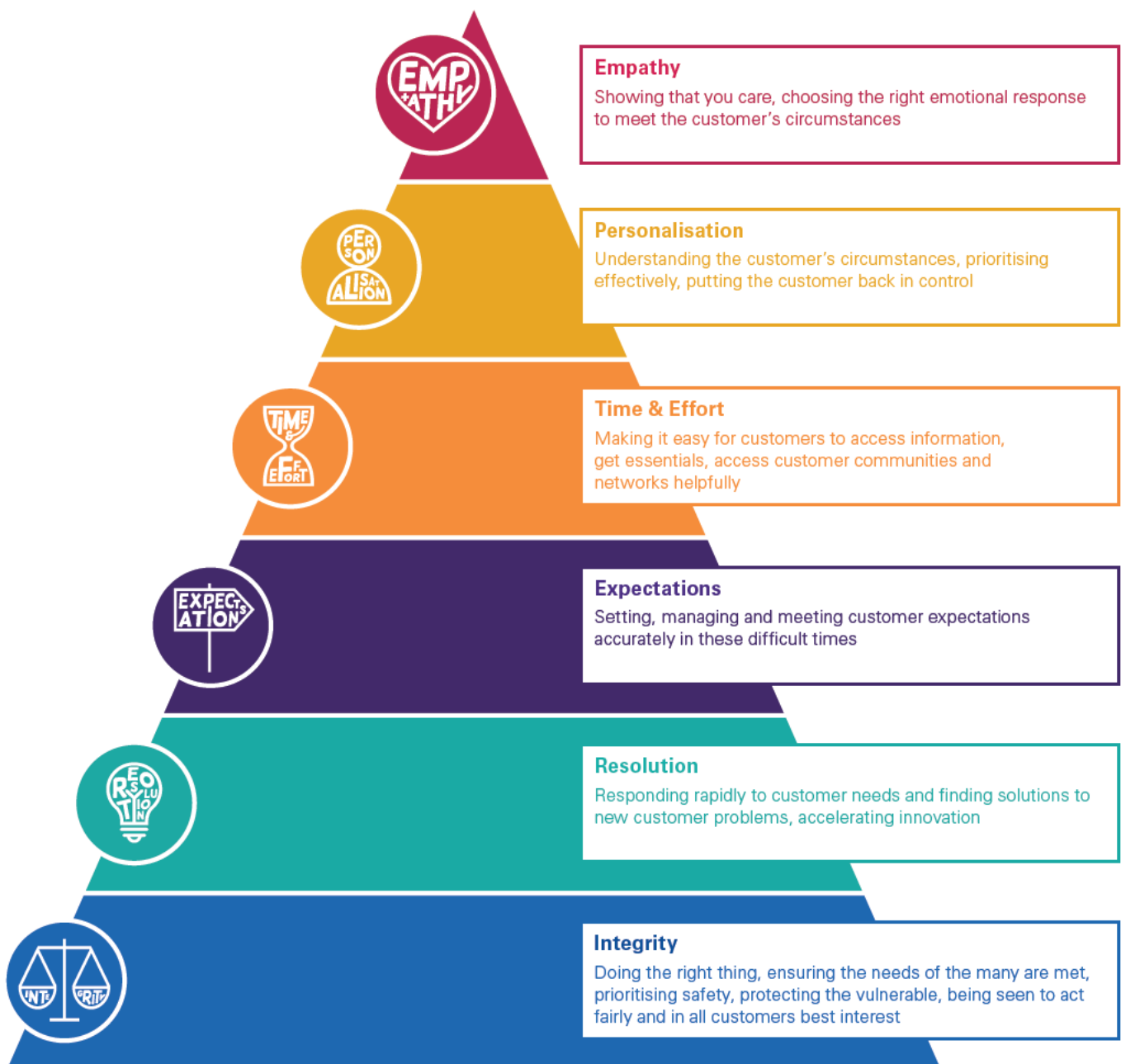
### Integrity and The Six Pillars of Customer Experience Excellence

As brands enhance their focus on Integrity, it is worth considering how Integrity fits into the broader Customer Experience. At KPMG, we look at CX through The Six Pillars of Customer Experience Excellence.

Based on 11 years of global research and more than 4 million customer evaluations across 34 markets, The Six Pillars of Customer Experience Excellence provides executives and employees with a powerful framework for driving CX.

Our view places Integrity at the foundation of the pyramid, where brands lay the groundwork for a personalised, empathetic relationship. But the Golden Rules of Integrity reflect across all of the Pillars in their own way. As this year’s survey suggests, those brands that are able to demonstrate Integrity are more likely to drive better results right across The Six Pillars.

### The Six Pillars of Customer Experience Excellence pyramid with COVID-19 Golden Rules



### Performance of The Six Pillars

Personalisation



% difference vs 2019



Integrity



Expectations



Resolution



Time and Effort



Empathy



Key



### Moving forward into the new reality

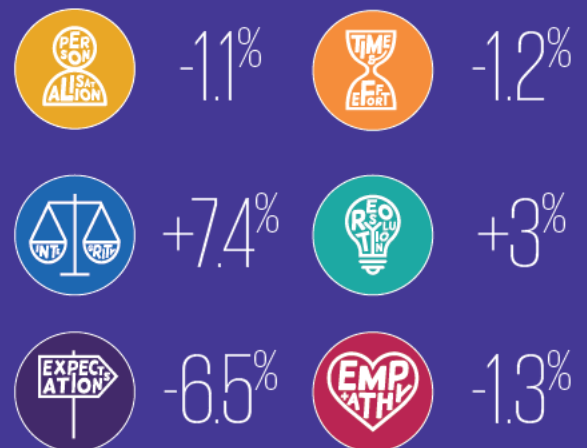
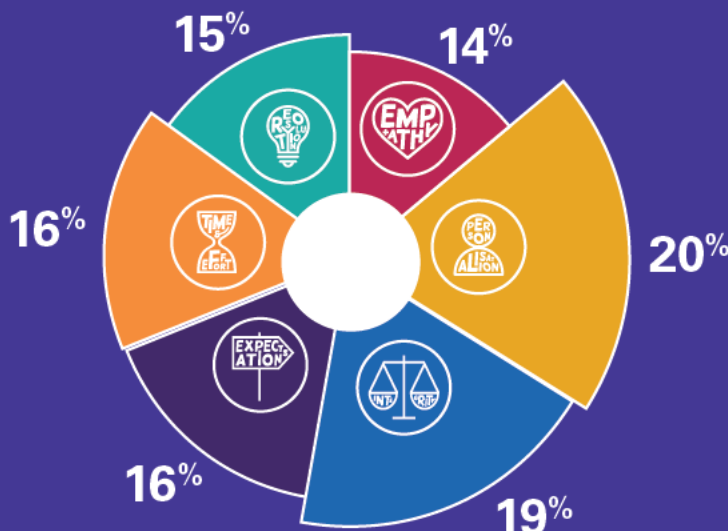
While we all wish for a speedy recovery from this current crisis, recent signs suggest we are only at the forefront of a new reality. In this rapidly changing environment, brands will need to continuously re-evaluate their customers' expectations, learning from the past while remaining focused on the future.

We suspect there is no 'going back' to the customer experiences of before. Those that hope to survive and thrive into the new reality will need to come to terms with this reality quickly if they hope to lay the foundations for future growth.

Only time will tell who the leaders will be in the new reality. What we know for sure though, is that they will embrace Integrity and win their customers' trust.

### Pillar impact on Customer Experience Excellence metric

### CEE Pillar importance (% change 2019)



# Top 10: The 2020 NL customer champions

1<sup>st</sup>

*"I've been with ASN Bank for years. Everything works well and – above all – it is a sustainable and sincere bank."*

**Respondent 2020 CEE**

## ASN Bank

With a clear purpose that is focused on socially responsible and sustainable investment, it is not surprising to see ASN Bank top the rankings this year. ASN has been the top-ranked bank for the past three years and continues to make significant efforts to improve customer service and increase adoption of digital channels based on customer feedback. The brand shows customers how money can create happiness by contributing to creating a better world. And they illustrate this through offering clear, understandable products and services. The more ASN Bank grows, the more money is placed into sustainable and environmental investments.

2<sup>nd</sup>

*"I recommend this to all my friends and family: luxurious, nice smells and great gifts."*

**Respondent 2020 CEE**

## Rituals

Up two places from last year, Rituals continues to delight its customers with meaningful experiences. Rituals strives to help customers embody their philosophy of 'slowing down', both in their stores (such as the new 'House of Rituals' flagship store opening in Amsterdam) and through their app (which also offers tools such as 'slow down' meditation and yoga lessons). Recognising that – during COVID-19 – slowing down has become more important than ever to consumers, Rituals partnered with supermarkets to distribute luxury pop-up displays. They also distributed more than 200,000 'goodie bags' to hospital staff as a token of gratitude for their ongoing efforts during the crisis.

3<sup>rd</sup>

*"I was looking for new vitamins. They really listened to me and provided me with information on several types and brands. Great advice!"*

**Respondent 2020 CEE**

### Holland & Barrett

Entering into the Top ten in third place, retailer Holland & Barrett recently undertook a significant rebranding effort. Stores were re-aligned to support the brand's purpose of facilitating a conscious lifestyle with natural products. The creation of instore 'experience bars' and an assortment of 'zero waste' beauty products have attracted Dutch customers to the brand. So, too, has its decision to remain open through the pandemic in order to provide customers a safe place to get their vitamins and minerals, as well as informed personal health advice. As Dutch consumers increasingly prioritise their health and safety as a result of COVID-19, these services have been well received.

4<sup>th</sup>

*"The service is excellent and the staff is very friendly. The restaurant was almost empty due to COVID-19, but the staff informed us about all of the precautions being taken and that really put us at ease."*

**Respondent 2020 CEE**

### Van der Valk Hotels

There is a reason Van der Valk Hotels consistently ranks in our CEE Top ten: they never settle for just doing well, but rather continuously focus on improving the customer experience – each interaction, each visit, each year. While COVID-19 has disrupted the normal customer interaction for the brand, Van der Valk has found new ways to connect with customers and support the community. For example, some properties are renting their rooms as 'flexible office space', while others are providing take-away meals through their 'Valk to Go' initiative. The Van der Valk hotel in Stein-Urmond was even turned into a temporary healthcare facility. Whether serving travellers or wider society, Van der Valk's employees are clearly dedicated to delivering exceptional experiences.

5<sup>th</sup>

*"I can easily compare products on the website and find what I need. They also clearly informed me about delivery during COVID-19."*

**Respondent 2020 CEE**

### Coolblue

With a dedication to do 'everything for a smile', Coolblue achieved a solid fifth place in this year's rankings. During the initial phases of the pandemic, Coolblue closed its stores to focus their resources on delivering the most relevant products, particularly things like monitors and webcams, to as many customers as possible. Following the initial peak in demand, the brand has continued to open stores and enhance its online presence. Stores provide customers with space to experience products and 'advice walls' deliver personalised information such as helping customers choose the right size of TV for their specific living room.

6<sup>th</sup>

*"I sent bol.com a message because I received a damaged product. They quickly replied and the next day I received a new and undamaged product. Great service."*

**Respondent 2020 CEE**

### bol.com

As the largest online webshop in the Netherlands, bol.com was certainly 'top of mind' for consumers during the lockdown. The brand's sixth place finish suggests it did well to deliver excellent customer experiences throughout. Right from the start of the pandemic, online orders have increased tremendously. But the brand has continued to look out for its customers. For example, bol.com actively banned partners that promoted false health claims about their products and those that 'price gauged' customers. With people largely stuck at home, the brand also offered its read-aloud tool and e-reader books for just 1 cent.



7<sup>th</sup>

*"ANWB is really interested in me as a person, and they are there when I need help."*

**Respondent 2020 CEE**

### ANWB

Moving up two places in this year's rankings, ANWB took a lead role in helping Dutch residents who were travelling when the lockdowns began. From helping repatriate travellers stuck overseas to developing a COVID-19 travel guide to help customers travel safely and more responsibly during the pandemic, the brand managed to do exactly what they state in their longstanding mission: to help customers travel and move freely and enjoyably. Alongside supporting customers directly, ANWB also advocates for travellers by, for example, fighting for better guarantees for travellers experiencing flight cancellations due to airline bankruptcies or other disruptions. Again, to help the travelling customer, now and in the future.

8<sup>th</sup>

*"I liked the excellent way in which they reviewed our health insurance, not to upgrade but to assess how it could better align to our needs."*

**Respondent 2020 CEE**

### Univé

Appealing to a sense of community, Univé aims to help people rely on helping each other. The cooperative brand enters our Top ten for the first time in eighth position, largely thanks to its focus on keeping their members at heart in providing their services rather than pursuing profits. With more than 110 outlets across the country, Univé offers customers local physical presence and tailored personal advice. The COVID-19 crisis has allowed the brand to, once again, activate its purpose by, for example, calling customers to check on their health or allowing employees to lend their company cars to healthcare workers.

9<sup>th</sup>

*"My window was damaged so I contacted Centraal Beheer. They were very friendly and took action quickly. Sending photos via phone made it even more convenient."*

**Respondent 2020 CEE**

### Centraal Beheer

Another new entry into our Top ten this year, Centraal Beheer has been focused on customer centricity for more than 110 years. With a suite of insurance and financial products, the brand aims to create positive, solution-oriented and personal experiences for its customers.

Living by its slogan of 'Let's call Apeldoorn' (the city where its HQ is located), the brand worked hard to help customers deal with the impacts of the health crisis. For example, they provided some customers with mortgage payment deferrals, as well as 'work at home' advice for customers locked out of their offices. At the same time, the brand continues to enhance its online presence. Tools like CeeBee, an AI chatbot that uses 'intent recognition' to better predict and serve customer, give their commercial slogan a new meaning in 2020 and beyond.

10<sup>th</sup>

*"Our flight to Spain was cancelled due to COVID-19. KLM really thought about how and when we could best rebook our flight without any additional costs."*

**Respondent 2020 CEE**

### KLM

With most flights now grounded and demand for travel diminished, the fact that KLM retained its position in our Top ten speaks volumes about the brand's history of customer focus. Since the crisis began, the iconic blue brand and Dutch flag-carrier has provided customers with frequent communication about new developments and their implications, giving customers clarity during a time of deep uncertainty. Customers have also appreciated KLM's proactive moves to extend customers' frequent flyer status and help those with tickets cancel or rebook their flights with maximum flexibility. Certainly, many customers say they can't wait to board the blue planes once more.





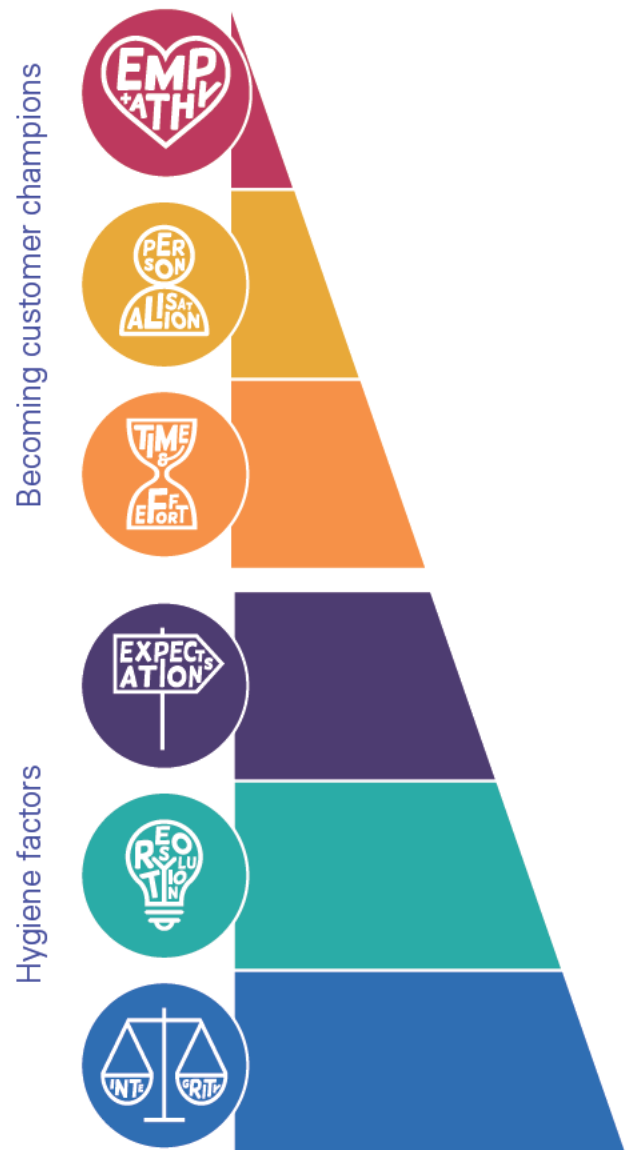
# Integrity rewarded: doing good drives good CX

Integrity doesn't just mean following through on your return policies. For a growing number of people, it in addition means standing for something bigger than profits and acting on it. Protecting your customers' personal data. Paying your fair share of tax. Ensuring your supply chain respects human rights. Simply put, Integrity goes beyond keeping your promises. And that is the key to customer loyalty.

It is no longer enough to simply manufacture cool products or deliver unique experiences. Today's customers are looking for brands that also share their moral standards. They want to see these standards reflected in the brand purpose. And they want to be sure the brand is consistently acting in the pursuit of that purpose.

Brand relationship is ultimately all about trust. Customers want to be sure you are following through on your promises. Indeed, our research of Customer Experience Excellence across the Netherlands suggests the most successful brands are those that communicate about their values and live by their values. ASN Bank, for example, not only leads the rankings overall, the brand also leads on the Integrity Pillar.

## Trust is the foundation of The Six Pillars



## Integrity at the core

Perhaps not surprisingly, Integrity emerged as one of the most important Pillars of customer success in the Netherlands. And its importance is growing; in fact, the importance of Integrity as a predictor of customer excellence rose by 7 percent compared to last year, to a weight of 18.7% on the overall CEE score. Those brands that demonstrate they are aware of their broader role in society seem to have more loyal customers and more enthusiastic advocates.

The rising importance of Integrity – and the increased value customers place on trusted brands – is broadly related to three main trends or pursuits.



### 1. The pursuit of meaning

The first is a general societal shift towards living more meaningful lives. People are more aware of the world around them and are looking for brands that share their beliefs. As a result, the influence of traditional differentiators (such as price and convenience) are diminishing.

Triodos bank is an excellent example of a brand that connects its purpose and services to its customers' sustainability values. Customers recognise the bank's goal to make money work for positive social, environmental and cultural change and place significant value in the brand as a result of this.

### 2. The pursuit of truth

The importance of trust and integrity have also been accentuated by a general eroding of trust in traditional institutions. Fake news, alternative facts and an increasingly fractured news environment are forcing consumers to question who they trust. At the same time, public discourse has become increasingly divisive and polarised ("you are either with us or against us"). Brands are finding themselves caught in the crossfire.

Take Facebook, for example. The social media pioneer has recently become mired in controversy around how users' posts are monitored and managed. In response, a campaign by a coalition of groups under the banner of 'Stop Hate for Profit' convinced more than a third of Facebook's advertisers to 'pause' their ad spend with the social media platform for the month of July.<sup>1</sup> The share price of Facebook fell by 8 percent as a result.<sup>2</sup>

### 3. The pursuit of security

Let's face it: the COVID-19 crisis has been stressful for everyone – many people are feeling isolated, confused and trepid about the future. Large parts of people's 'normal lives' are now in flux. It is taking time for people to adjust to the new normal. So it is not surprising that customers are looking for brands they can trust.

Customers are watching their brands carefully. They want to know who will be the first to lay off workers despite solid revenues. They are reading about which brands are stretching payment terms. And they are talking about those brands – like Heineken – who are taking extraordinary steps to help bring security to peoples' lives.

<sup>1</sup>The Guardian (2020). Third of advertisers may boycott Facebook in hate speech revolt

<sup>2</sup>Forbes (2020). Unilever pulls Facebook ads citing trust and safety concerns

**The COVID-19 accelerator**

COVID-19 did not instigate the shift towards Integrity; our annual research shows that Integrity has been an important Pillar of Customer Experience Excellence for years. However, the crisis did quickly demonstrate which brands truly lived their purpose and which brands were just talking.

Take the Financial Services sector, for example. During the last financial crisis, it was the banks and financiers that bore the brunt of the blame. In this crisis, however, they have successfully positioned themselves as compassionate supporters of individuals, companies and economies. Credit card companies waived interest, banks offered to defer mortgage payments, businesses were provided access to high-risk loans to help them pay their employees. And, in this year's survey, the Financial Services sector was ranked first for Integrity.

Others, however, went the other way. There have been a number of stories of retailers who, after paying out massive shareholder dividends, immediately asked their suppliers to stretch their payment terms. Companies that continue to make billions in profits have been caught applying for emergency government loans. And in this year's research, many of these companies have dropped down the rankings. Regaining customer trust will be the only way to recover.

**Can you look in the mirror?**

For many brands, two big challenges will need to be faced: deciding where you stand on social and moral issues; and having the fortitude to act on your convictions.

Some will take this opportunity to look themselves in the mirror, think about who they are, who they want to be and who they want to work with. They will reflect on what they want to stand for. They will dare to follow their values, demonstrating to customers that they have their best interests at heart. And they will redefine their purpose and consistently align their customer experience with their employee experience in order to deliver on their promises – to their customers and their employees.

Our view suggests that – in the long run – it will be the brands that embrace Integrity and demonstrate their values that will emerge strongest from this crisis. COVID-19 seems to be accelerating the natural selection process.

**Building trust:**

What are customers asking you to do?



1. Stand for something greater than profits



2. Demonstrate you will act in my best interest



3. Show concern for me as a person



4. Do what you say you will do



5. Keep me informed

ASN Bank Rank: **1** | Movement vs last year **+27**SNS Rank: **31** | Movement vs last year **+35**

# Wall of fame: De Volksbank

De Volksbank's brands are riding high in this year's CEE rankings. ASN Bank was ranked first overall for Customer Experience Excellence in the Netherlands. SNS ranked 31st and second bank in the rankings. With a range of brands that also includes RegioBank and BLG Wonen, de Volksbank's focus on delivering 'banking with a human touch' is clearly making an impact with Dutch consumers.

## The brand driving the mission

"De Volksbank is much more than just an operating company. Our mission of encouraging 'banking with a human touch' allows us to act as a value driver for our four brands. Working together, we are able to create value for all our stakeholders – our customers, society, our employees and our shareholders. To do that, we believe it is important for us to build stronger relationships with our customers and broader society.

That is why we decided to position de Volksbank more strongly in the market. It has worked; now more customers recognise de Volksbank and understand what we stand for. And until now there is an encouraging impact on some of our brands and vice versa. The campaign has also led to a significant rise in job applications and makes our employees even prouder to be part of de Volksbank.

De Volksbank supports and facilitates the mission of our four brands in different ways. In some cases, this may be with a point of view on societal themes like data privacy. Or it may be with cross-brand initiatives like the 'Eurowijs' program that makes financial education accessible to children.

At the same time, we also support our brands by sharing ideas, tools and platforms – particularly in non-differentiating areas like IT – where the brands can benefit from being part of a larger platform. In this way, we are able to help our brands be as effective as possible, enabling them to focus on where they can make a real difference.

While the mission and support of de Volksbank is a common thread between the brands, each of our four brands is unique. They offer distinct profiles and focus on different themes as part of our shared mission 'banking with a human touch'. This enables our brands to serve their customers in individual ways that allow us to make a real difference in the lives of our customers."

## ASN Bank: Towards a more sustainable society

"For more than 60 years, ASN Bank has been dedicated to contributing to a more sustainable society. And we have remained dedicated to that mission: it is reflected in everything we do and in the choices we make as a brand – from the products we offer and investments we make, through to the way we communicate and connect with our customers.

Our employees are engaged in our mission and truly want to 'be there' for our customers. Customers who call our service centre, for example, experience this often; if a service agent can't answer the customer's specific question or solve the issue themselves, they will not hesitate to bring in colleagues to get the answer. Even if that means walking across the office with their headset on.

It's not just our employees that make a difference. Our customers do, too. Last year, for example, we asked our customers to contribute to a more sustainable society by participating in our 'watermonsters' initiative where our customers collected water samples in their neighbourhoods to help the Natuur & Milieu Foundation learn more about water quality across the Netherlands.

We also connect with our customers around specific themes and in unique settings. For example, two years ago, we started hosting 'sustainable banking' festivals for our younger customers – it is amazing to see customers connecting around a common theme. But, above all, it is about working with our customers to deliver on our mutual mission of building a more sustainable society."



### SNS: A personal difference

“At SNS, our focus is on helping our customers become financially resilient. And we do this in a personal way – by being close to our customers. That is where we make a difference – whether it is online or in our branches, our goal is to be there at the moments that matter and in ways that meet the needs of our customers.

We encourage and help our employees to put the customer at the centre of their activities. We believe that open conversations with employees are key, not only to align on our mission, but also to learn from those colleagues working closely with our customers, uncovering insights about what is particularly relevant to them. We believe that, together, we can make a difference for our customers.

In order to ensure that we remain close to our customers and interact with them in a personal way, we have developed single customer teams. These small teams made up of local employees provide a personal point of contact for customers and a familiar face they can meet in our branches. And if a customer prefers to call or text, they will talk to the same team. Regardless of the channel, our customers have a personal connection.

We trust our employees and have empowered them to solve complaints in the most suitable way – whether that’s directly in our branches, on the phone or online. This provides our employees with a level of responsibility and a close connection to our customers which often results in a better solution for our customers than we would have achieved through standard processes (like fixed monetary compensation, for example). This has really motivated our employees. And happy employees lead to happier customers – a win-win for everyone.”

### A focus on the future

“Our mission of ‘banking with a human touch’ is what unites us. It is part of who we are, whether it is de Volksbank in general or one of our brands specifically – it is our mission that collectively and intrinsically motivates us.

Over the past four years, we have worked hard to develop and invest in our mission. And we plan to continue our efforts to create an impact on society while helping our brands be the best they can be. For ASN Bank, this means pursuing their goal of creating a more sustainable society. At SNS, it is about strengthening our focus on financial resilience.

And, in every case, we need to continue communicating about what we do. That is how we will help customers and society to recognise us as the bank that does things differently. A bank that is there for its customers. Now, and at those future ‘moments of truth’ that really matter.”

Marinka van der Meer

CCO De Volksbank

Joyce van der Est

Director ASN Bank

Ton Timmerman

Director SNS

### ASN Bank: Scores vs. market average



### SNS: Scores vs. market average





### Winning the customer's heart

Last year, as financial institutions continued to lag behind in the war for the customer, we told banks they could do better. And they did. Indeed, for the first time ever, the Financial Services sector tops the rankings: insurers, banks and payment services brands all made huge gains in our list, thanks in part to their response to the COVID-19 crisis. How did a sector, generally perceived as being traditional and conservative, make such great progress? Perhaps more importantly, can they keep it up?

It is not just one or two Financial Services brands that made massive improvements in their customer experience over the past year. A stunning 80 percent of the Financial Services brands involved in our annual research has returned higher CEE scores this year, with most posted significant improvements in their scores under the Integrity and the Expectation Pillars. Customer loyalty has climbed across the board.

In part, this rising of the tide is an outcome of the current social disruption. In times of crisis, customers look for financial stability and brands they can trust. It is not surprising, therefore, that Dutch consumers have gravitated towards brands that protect them, their families and their belongings. Yet, across the sector, we also saw a number of brands take specific steps that allowed them to leap far ahead of their peers.

### Banks become Integrity champions

Dutch banks were quick to respond to the COVID-19 crisis. The first order of business was to ensure employees were safe and that customers could access their services and interact with bank employees in a safe manner. But, very quickly, banks started communicating to the public that they intended their role in this crisis to be different to the one in 2008; this time, they would be there to support their customers through the crisis with a range of offers, such as payment holidays and emergency loans.

Their efforts have been recognised. Indeed, the Dutch Financial Times noted the banking sector had become "a crucial element in keeping the economy going". The publication offered deep praise for those banks who were using the opportunity to "show themselves at their best".





“I have been a client with ASN Bank for years. Everything works very well and the bank is sustainable and honest.”

**Respondent 2020 CEE**

In this environment, those banks that demonstrate the highest levels of integrity win. So it is perhaps not surprising that ASN Bank – a brand that scored 11 percent above market average on the Integrity Pillar – emerged as the Netherlands’ top brand overall. With a clear focus on sustainability, effective customer communication and a talent for embedding sustainability into their products and customer channels, ASN Bank has led the banking sector rankings for years.

Whether or not banks will retain this ‘COVID-19 bump’ in the new reality remains to be seen. Post-research conversations with consumers seem to suggest growing frustration around banks’ ability to deliver on their promises (by, for example, being too strict on the payment holidays and emergency loans). To keep customers satisfied, banks will need to take a hard look at their organisation to decide how they are truly able to deliver on their promises to support their customers throughout this crisis.

### **Insurers connect EX with CX**

For years, insurers have been making steady and consistent progress up the Customer Experience Excellence rankings. And their investments have clearly paid off. Indeed, insurers posted improved results across each of The Six Pillars at the foundation of our research.

As with banks, insurers have received some ‘halo effect’ from their role in helping customers deal with the pandemic. Insurance, at its very core, is about protection. In times of uncertainty, customers look to their insurers for just that – protection. At the same time, however, insurers in the Netherlands have also made great efforts to improve their individual results.

Many insurers have improved their performance under the Resolution Pillar by leveraging digital tools and channels to deliver customer convenience. We have also seen improvements under the Personalisation Pillar – in part through enhanced use of technology. But we are also seeing insurers leverage their employees to add the human touch back into the relationship.

Univé, for example, had their employees call elderly clients during the crisis – not to sell insurance but simply to check on their well-being and to offer help.

New innovations have also influenced the integrity of the sector. Lemonade, a new entrant in the Dutch market, offers a service-model approach to insurance that is similar to FinTech banks. They also appeal to customers’ desire to ‘do good’: all premiums not paid out in claims are paid to charities selected by the customer. Deck, another new entry, positions itself as a ‘FinTouch’ brand that is both people and technology-savvy. Based on the principle that customers are able to take care of small claims themselves, Deck provides an attractive low cost ‘all-in’ insurance for larger claims.

Innovation has also helped insurers move towards prevention, recognising that prevented events lead to lower claims and less disruption in the lives of customers. Insurers like a.s.r., for example, started an initiative in which they use health data to offer policy cashbacks. Univé installs chimney sensors that tell customers when maintenance is needed, thereby helping prevent chimney fires.



### Payment services thrive in a 1,5 meter economy

Payment services like PayPal, iDEAL and Apple Pay are largely new to our list and reflect the important role these services play in a socially-distant economy. They have allowed many businesses to enter into digital services. And their willingness to offer additional services (such as refunding shipping costs) provided customers with additional peace of mind, especially during the crisis. With overall CEE scores broadly in line with the Financial Services sector, customers gave payment services brands high loyalty scores.

### Maintaining momentum in the new reality


While we certainly applaud the Financial Services sector for these great results, we also believe that some of these improvements are a result of a widespread desire for greater financial security and stability. As the crisis continues, customers will be watching their Financial Services brands to see if they remain true to their word. If not, the door opens for smart new upstarts to build new value propositions.

Based on our data and our experience, we believe Financial Services brands should focus on three key elements if they hope to maintain their CX momentum.

- 1. Reinvent your purpose:** Expect continued focus on environmental, social and governance considerations. For example, de Volksbank's purpose of 'bankieren met de menselijke maat' ('Banking with a human touch') is translated into each of their brands differently – ASN for sustainable investing, SNS for financial control, and BLG Wonen for affordability.
- 2. (Re)connect with customers:** Get to know your customers in the 'new reality', embed yourself into their lives and create emotionally-connected customer and employee journeys. Univé's efforts to connect CX with EX, for example, has been one of the key elements leading them to the top of the insurance rankings.
- 3. Accelerate the transformation:** From new chatbot interfaces at the front end through to increasingly sophisticated predictive risk management tools at the back end, speed up efforts to connect with customers and protect employees. Lemonade, for example, uses chatbots and technology to quickly process claims. As a result, more than 30 percent are approved and paid within a minute.

Financial Services sector	CEE score 2020	Change 2019 (%)
ASN Bank	799	6%
Univé	784	6%
Centraal Beheer	782	3%
iDEAL	769	★
CZ	768	5%
Interpolis	763	5%
SNS	763	4%
Apple Pay	761	★
Zilveren Kruis	755	3%
Rabobank	750	2%
PayPal	748	0%
Menzis	744	4%
ING	733	1%
VGZ	732	0%
ABN Amro	720	0%
Aegon	717	4%
Nationale-Nederlanden	708	1%

★ New for 2020



# One voice: aligned EX and CX to drive results

The COVID-19 crisis only accentuated what most organisations already knew: happy employees are the key to happy customers and enhanced profitability.

Now, as brands start to look toward the new reality that will emerge from the crisis, many are starting to think much more strategically about the alignment between the employee experience (EX) and the customer experience (CX).

The value of a great experience is not a new concept to most consumer brands. Indeed, more and more brands in the Netherlands and around the world are creating leadership positions such as Chief Experience Officers and building new customer-centric teams designed around customer experiences.

Now, however, the focus has started to shift to the employee experience. Organisations understand that employees are the linchpin between the brand and the customer. And there is a growing body of evidence that suggests a clear economic link between employee satisfaction, customer satisfaction and profit. In fact, brands ranked in the top quartile for employee engagement enjoyed (on average) 12 percent higher customer advocacy and 12 percent higher profitability than those in the bottom quartile.<sup>1</sup>

## Aligning EX with CX

How are the leading brands creating value-adding employee experiences? They are starting by ensuring the employee experience is deeply rooted in the customer experience, aligned around the same core principles and common language.

At KPMG, we look at these principles through The Six Pillars of Experience Excellence. Simply put, The Six Pillars represent the unique building blocks that define experience excellence. When both the employee and customer experience are viewed through the lens of The Six Pillars, companies can start to build a strong foundation for an aligned EX and CX.

The 'Human Value Chain' (HVC) (illustrated in Figure) helps illustrate the strong connection between culture, employee experience, customer experience and – ultimately – key business outcomes such as improved customer retention and enhanced customer lifetime value.

The leaders are thinking about their Human Value Chain and viewing the employee experience through the lens of The Six Pillars. And, in doing so, they are ensuring their EX is not only optimised, but also designed and aligned with the CX at heart.

<sup>1</sup>2019 UK CEE



## The Human Value Chain: connecting customer and employee experiences



### COVID-19 disrupts the employee experience

It perhaps goes without saying that the COVID-19 pandemic dramatically changed the traditional employee experience. With most non-vital employees working remotely, physical operations placed into hibernation and new health considerations to manage and mitigate, most organisations had to quickly rethink their current employee experience.

Almost everything about the employee experience has changed. The way employees interact with each other, the brand and their customers has become much more digital and virtual. Communication and culture-building activities have, similarly, been forced onto digital platforms. Employee training and development processes have been forced to change. So, too, has the tone and focus of employee communications and updates.

In response, the leading organisations are now redoubling their focus on aligning their employee experience with the customer experience. They are using The Six Pillars framework to improve the first three parts of the HVC – culture, employee experience and employee behaviours – in order to drive a more aligned EX and CX.

Most importantly, perhaps, they are finding ways to accelerate their activity in the face of the current pandemic.



### Company culture

Culture is the starting point of change; it enables the employee behaviours and experience that drives the customer experience. For aligned organisations, brand values and internal values are the same – the culture is the brand and the brand is the culture. Company culture is highly influenced by the Integrity Pillar. Integrity drives trust which is the foundation of all positive human interactions and, as such, it is critical that organisations build integrity with employees.

The COVID-19 pandemic has brought the need for Integrity in the employee relationship into sharp focus. On the one hand, physical distancing and remote working has changed the way employees operate. But, at the same time, it has also created opportunities for organisations and executives to build stronger relationships with employees based on clear communications, trust and integrity.

For ASN Bank, a recognised leader in CX in the Financial Services sector, sustainability and integrity are two cornerstones of the company culture. A focus on integrity influences the products and services they offer, their communication with employees and customers, and their recruiting and development practices. The organisation puts significant effort into ensuring their employees are intrinsically motivated by the same ideals, values and purpose, thereby creating a consistent connection between culture, customer and employee.



### Employee experience

As the health and economic impacts of the pandemic spread, many organisations quickly demonstrated their **Empathy**. In the immediate aftermath of the lockdowns, most organisations took the time to check in on their employees. Some even provided 'COVID-19 leave' to allow employees to deal with their changing circumstances. Others went even further. Executives at the Maastricht University Medical Center+, for example, took the time to send their employees personal Thank You cards to acknowledge their efforts during the pandemic.

The crisis has also accentuated the importance of **Personalisation** in the employee experience. But beyond personalised communication and interaction from executives and management, many organisations have been thinking about how the virtual workplace supports employee training and development. Some organisations are working with employees to identify roles that fit their unique talents while providing opportunities to grow and develop. This, in turn, allows employees to become the best they can be, while empowering them to serve customers in the best possible way.

With many employees working from home or in re-designed workplaces, **Time and Effort** has become increasingly relevant to the employee experience.

Where employees were dislocated from their offices, many organisations worked quickly to ensure their staff had the laptops, screens and chairs they needed to effectively work from home.

RVO (Rijksdienst voor Ondernemend Nederland) went even further; they focused on rapidly creating a fast and frictionless process for managing customer requests related to new support measures offered by the government.

By putting the employee experience at the centre, they were not only helping their employees deliver more effective services, they were also helping their customers at a time of urgent need.



### Employee behaviour

Not surprisingly, **Expectations** have also changed – both on the employer and on the employee side. Employees have been asked to radically change their ways of working. Employers are expected to keep their employees safe, productive and effective. Expectations related to health and safety are of particular importance in today’s environment.

Leadership must articulate that health and safety are key priorities and provide clear guidance on how employees should be behaving. McDonald’s, for example, has released an online video aimed at employees (but available to the general public) that features a hip-hop rap on how to create and maintain a safe working environment.

The COVID-19 crisis has also changed organisations’ focus on the **Resolution** Pillar. In many cases, organisations empowered their employees to work within their guidelines to ensure customer issues are resolved quickly and effectively. Over the past few months, that has caused leaders to change their resolution standards and loosen some of their stricter guidelines.

### Looking ahead

As organisations begin to re-organise their business models, operating models and ways of working to suit the new reality of the post-COVID-19 world, we expect significant emphasis to be placed on the alignment between EX and CX. And our expectation is that next year’s list will be dominated even more, by those brands that move quickly to enhance the employee experience as market dynamics, employee expectations and customer preferences change.



During the crisis, we saw many retailers extend their return policies in order to give customers more flexibility.

But also in the Travel & Hotels sector flexibility increased to change bookings, extend the status of loyalty programs and share vouchers in order to help customers preserve their value.

### The Six Pillars for employee experience excellence



#### Integrity

- The business has a higher purpose than just making money
- Interpersonal relationships are based on trust
- Communications are consistent, open and explanatory



#### Empathy

- I am able to bond and affiliate with my colleagues
- Issues are dealt with sensitivity and with emotional intelligence
- Leaders react positively and in line with our values when under pressure



#### Personalisation

- Help me develop as an individual - be the best I can be
- A job role that enables me to utilise my unique talents
- An environment that promotes continuous learning and improvement



#### Expectations

- The organisation has stretching objectives
- Leaders are clear on their expectations
- Leaders provide helpful and constructive feedback



#### Time and Effort

- My time and extra effort are recognised and appropriately rewarded
- Employee journeys to achieve a personal objective are clear and straightforward



#### Resolution

- Personal concerns are dealt with, with urgency
- I am able to participate in decisions that affect me and my team
- I am supported by leaders to learn from mistakes without blame



### Public Sector becomes customer-centric

Public Sector organisations have never been famous for customer centricity. Given their origins, that is perhaps not surprising. But times are changing. Today, citizens and businesses expect public sector organisations to treat them like customers. And our research suggests many Public Sector institutions are rising to the challenge.

#### Putting the citizen at the centre

In today's customer-centric environment, it is consumers – not brands – that hold all the power. Those that offer the most customer-centric experience tend to win in their chosen markets and segments.

While that has been true in competitive sectors for some time, the monopolistic nature of Public Sector<sup>1</sup> organisations has largely shielded them from the need to deliver true 'customer' experiences. Tax authorities didn't care how complicated the process was for taxpayers as long as the taxes were paid. Hospitals didn't worry about how patients felt about their surgeries, only that they had good outcomes. Road crews worked when and where they wanted.

Now, however, citizen expectations of the Public Sector have changed. Dutch consumers no longer see Public sector organisations as 'authority figures' but rather as 'service providers' whose job it is to deliver good public services.

They expect their public institutions to deliver the same level of experience they get from private companies.

At the same time, many Public Sector organisations are starting to realise that securing compliance from citizens (which the Public Sector requires in order to be efficient and successful) demands they become more citizen-centric. If they want citizens to participate, they need to get them engaged.

Take tax reporting, for example. The more complicated the process, the more likely taxpayers are to make mistakes or (worse) not pay at all.

That is why the Dutch Tax Authority has been developing an app that allows users to pre-populate as much information as possible upfront, thereby making the process easier and less frustrating.

<sup>1</sup>By Public Sector we refer to government service brands only





“I can keep track of my payment scheme online with DUO. Very comfortable.”

**Respondent 2020 CEE**

Consumers agree; the Dutch Tax Authority has seen its rankings under the Time & Effort Pillar improve each year.

#### Go public with it

The good news is that Dutch Public Sector organisations are having notable success engaging their customers. Cities, for example, are making great effort to deliver the best possible services to their populations.

The City of Rotterdam, for instance, actively engages with residents to come up with ways to make the city more climate adaptive – part of its effort to keep making the city a great place to live.

Many municipalities are improving service delivery through digital services, gaining significant enthusiasm from online citizens engaged on a range of topics from the quality of pavements through to the collection of waste.

True: our research shows that Public Sector organisations continue to lag behind private sector brands in terms of Customer Experience Excellence. In fact, none of the Public Sector organisations included in our research were ranked in the Top 100 in this year’s research. Clearly, there is room for improvement.

Yet there is more to the story. Public Sector average CEE scores increased year-over-year from 6.5 to 6.7. A number of Public Sector brands also saw significant increases in their individual scores.

Consider CJIB, for example. The organisation essentially collects fines from citizens. Yet, despite this thankless task, CJIB has demonstrated real progress in their personal approach and management of expectations.

While CJIB remains towards the back of the pack in the rankings, the brand recorded the biggest improvement overall, jumping from a score of 5.8 in 2019 to a score of 6.2 this year. A job well done!

#### In the lead: MijnOverheid

This year’s Public Sector CEE rankings are led by MijnOverheid. With an extensive set of online tools, this Government portal allows citizens to access information and services across a broad range of topics including work, health, education and housing. The app offers a message box that stores all relevant messages from public organisations, thereby ensuring citizens are aware of any changes or decisions that may impact their lives. Scoring a whopping 7,6 on the Integrity Pillar, it is clear MijnOverheid has done well to gain the public’s trust.



“MijnOverheid is transparent and easy to use.”

**Respondent 2020 CEE**



### COVID-19 sharpens minds

In part, Dutch appreciation for Public Sector organisations likely reflects the resolute actions taken by many Public Sector organisations through the initial phases of the COVID-19 pandemic. Indeed, many Public organisations stood out for putting the 'customer' first.

The healthcare sector's dedication and compassion was inspirational during the initial crisis. The Dutch Tax Authority helped support small businesses by postponing the collection of VAT. The Netherlands Enterprise Agency (RVO) helped entrepreneurs apply for special loans and grants. Most Dutch citizens have been fairly proud of the way their Government has communicated – both nationally and internationally – through the pandemic.

This, in turn, has encouraged significant reflection about how government and public institutions serve the population. Customers certainly seem to hope this enhanced customer-centricity is here to stay.

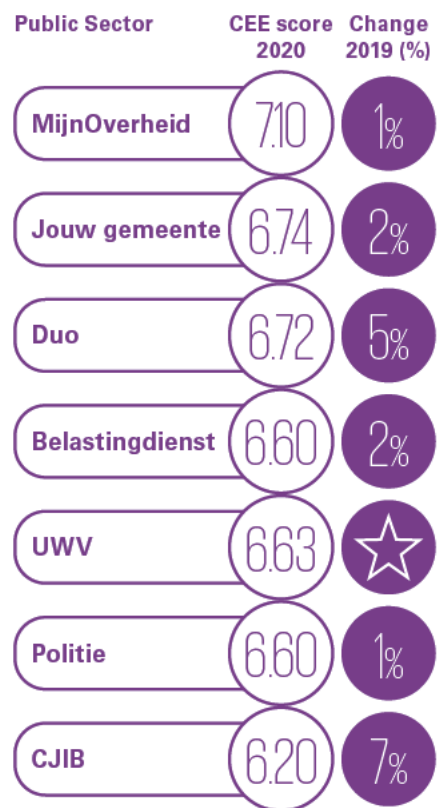
### Coming out of the storm

While our research suggests significant progress has been made, more must be done. Many Public Sector organisations seem to have embraced customer journey thinking. But most continue to struggle to turn those insights into action. It will take time to fully adapt Public Sector practices and cultures to meet the needs of citizens and businesses.

Looking at The Six Pillars results of our research, Public Sector organisations still have a long way to go in terms of Resolution and Empathy (recent scandals such as the 'toeslagenaffaire' have not helped matters).

In addition, Public Sector organisations should be focusing on the foundation stone of customer centricity: Integrity. As MijnOverheid demonstrated this past year, a clear focus on integrity and building trust can deliver significant advantages and appreciation from the citizen.

Our research indicates the Public Sector has come a long way. And they are advancing step by step. We are confident it will be a march that will continue for some time to come.



☆ New for 2020



# The economics of customer experience

Brands are becoming increasingly aware of the importance of a strong customer experience (CX). And, as our research of customer perceptions indicates, many brands are making great efforts to improve their CX. Yet not all investments into CX deliver equal value – for the customer or the brand. That’s why today’s top brands are seeking to quantify the true value of CX, balancing customer expectations and experience to invest their capital where it will deliver the most value.



Nobody knows exactly how the COVID-19 pandemic will evolve. What we do know, however, is that it has already influenced what customers expect and the way brands operate. In this environment, brands will need to recalibrate their understanding of the balance between customer expectations and customer experience. More importantly perhaps, they will need to react to them – quickly and appropriately.

At the same time, the crisis has forced many brands to refocus their business and reallocate investment. Restaurants, for example, quickly pivoted from in-store dining to delivery. Retailers dramatically enhanced their online capabilities. Supermarkets rapidly reconfigured their stores and invested into new health and safety measures.

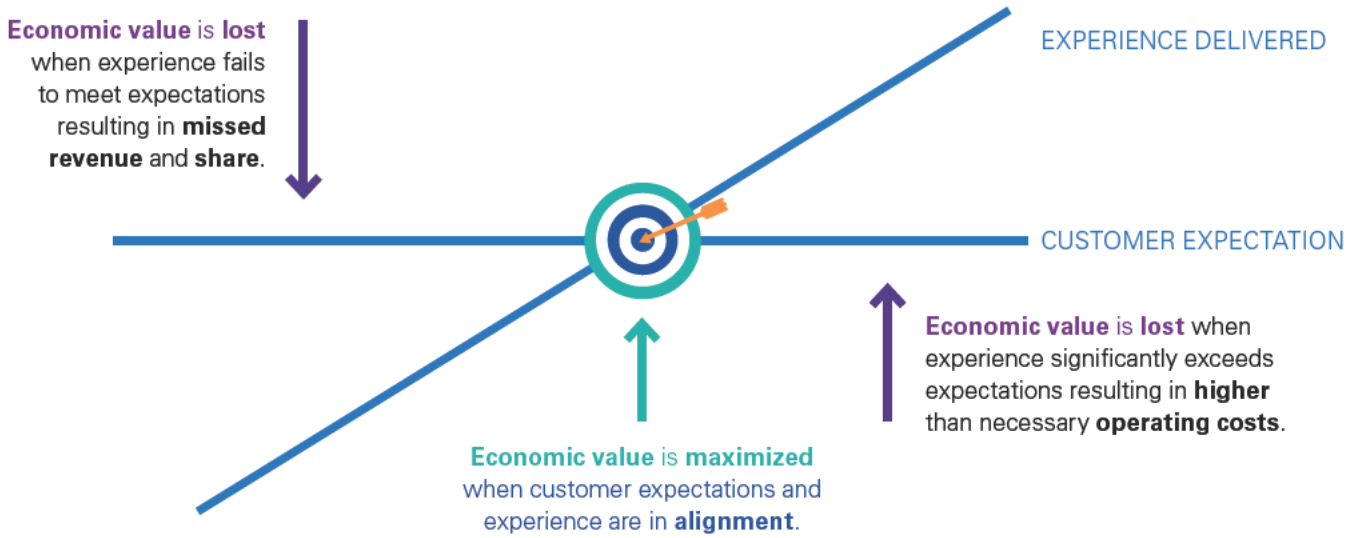
But how do these investments actually impact customer experience? What value are they delivering to the customer relationship? Which investments are the right investments to maximise value and meet customer expectations? In an environment where brands are undertaking significant changes and every euro counts, it is critical that decision makers understand the economic value of their investments into customer experience.

## Get the balance right

Finding the right balance between what customers expect and what a brand should deliver is critical to creating value. For most brands, the natural inclination is to try to delight the customer across the end-to-end customer journey. But surpassing customer expectations can often drive up costs unnecessarily and could even lead to diminishing returns.

During the immediate COVID-19 crisis, a number of retailers invested into ‘next day’ and ‘same day’ delivery options. Yet, in many cases, customers would have been just as happy (if not more so) receiving the items later, but at a time of their choosing. Had these retailers aligned their investment to customer expectations, they could have improved satisfaction and optimised value.

On the other hand, brands that underinvest into the right CX improvements will fall short on customer expectations, directly influencing customer retention and repurchase behaviour. And that can lead to lost revenue and market share. Finding the right balance between customer experience, customer expectation and value, therefore, is critical and core to the principle of CX Economics.



Source: KPMG International

### Calculating the value

But to do this, brands must first bring together their customer journey and customer experience data – metrics such as cost to serve across products, segments, channels and touchpoints – and connect it together in a way that allows them to evaluate assumptions and opportunities.

“At its core, CX Economics is all about integrating CX data with financial data to gain insights into the value of CX investments.”

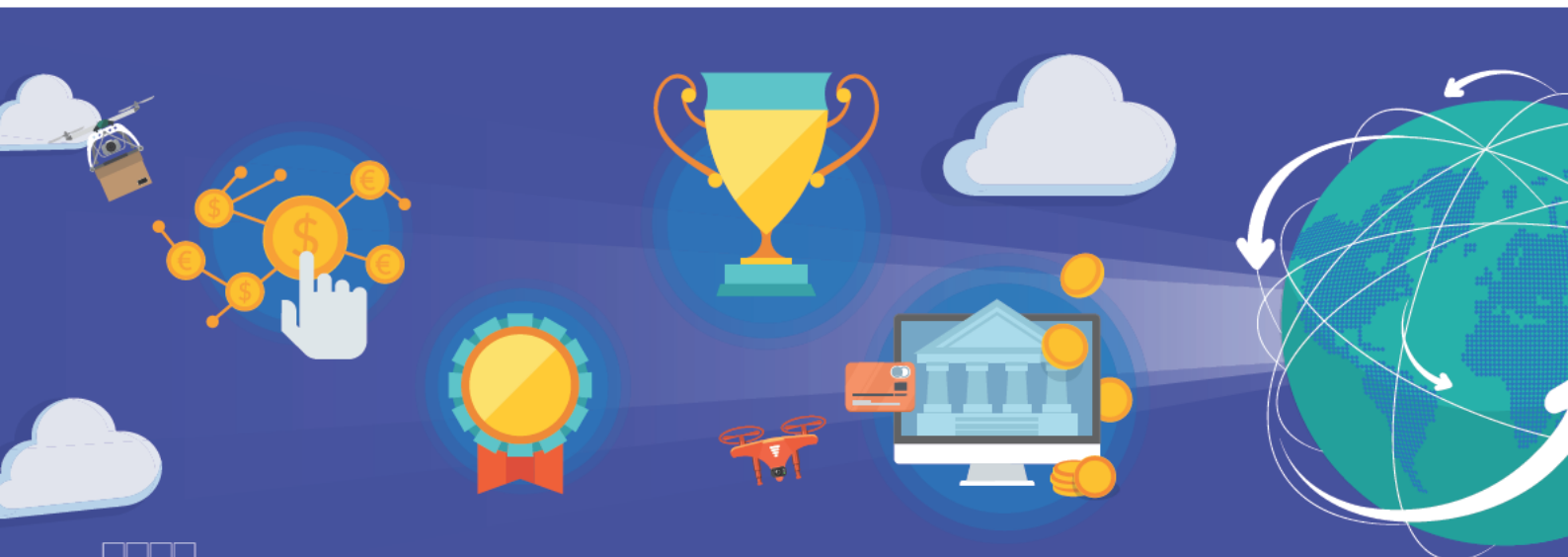
Consider the example of a customer that is forced to work from home due to the pandemic. One morning, the customer finds that her Wi-Fi router is not functioning and she is unable to connect to the internet for work. She raises a complaint with the internet service provider and requests the problem be resolved as soon as possible.

In this scenario, multiple departments (likely including Customer Service, Operations and Logistics) may be required to work together to achieve resolution. Together, they must decide how best to serve the customer.

And, in doing so, they need to strike a balance between cost, customer satisfaction, and value: both direct customer value such as up-selling opportunities and indirect value such as enhanced customer loyalty.

### Unpacking the equation

Understanding the cost to serve the customer requires brands to understand multiple elements. For example, costs may vary significantly depending on the channel the customer used to log the complaint. Cost to resolve the issue may also differ depending on whether a person is sent to fix the router or a new product is sent directly to the customer.





Calculating the cost will require brands to achieve deep insights from their underlying data. What is the resolution rate? What are the complaint handling costs per channel? What effort does it take to repair? What are the return costs and rate of return for logistics?

Similarly, customer satisfaction can also differ per channel and resolution option. Customers who talk to well-informed human agents are often more satisfied than those who must deal with badly programmed chatbots. At other times, machines may be the customers preference; many customers would prefer to track their orders online rather than take the time to talk to a service agent.

The way the complaint is resolved also can impact customer satisfaction and revenue.

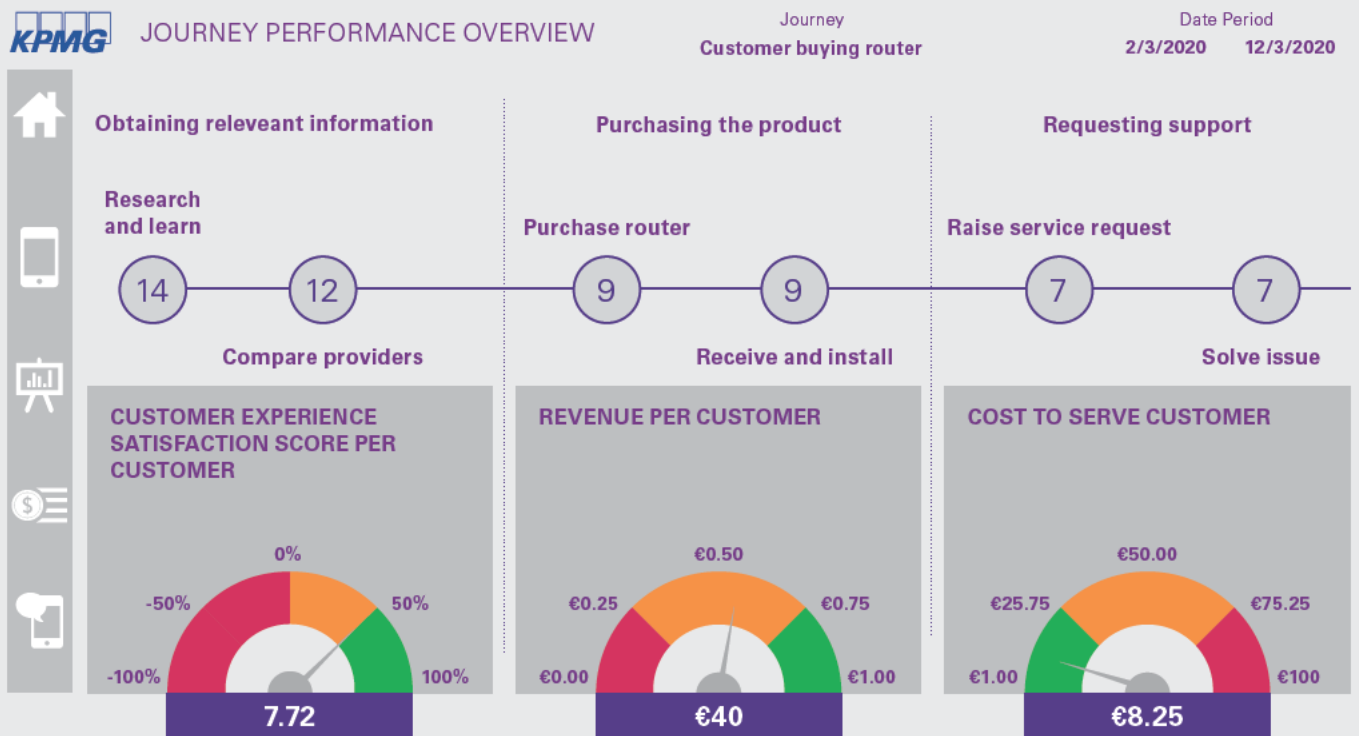
If the customer in our scenario misses a number of work days while waiting for a service technician to arrive, satisfaction will likely be low and the customer will likely leave at the next opportunity. In that scenario, the internet provider may have been better served sending a replacement product and walking the customer through the install virtually or over the telephone.

**Make better CX investment decisions**

By examining these three metrics – cost, customer satisfaction and value – together, brands can start to properly validate (or disprove) their CX assumptions. And by linking this view across the customer touchpoints, brands can start to uncover new end-to-end, cross-functional insights that can deliver significant value.

Visualising these insights across the customer journey enables organisations to focus on the parts of the customer experience that matter most. And, in this way, CX Economics can provide a foundation for balanced, experience-focused and fact-based CX investments that ultimately lead to a business case for change.

In the new reality, the top brands will be those that make smart investments into their CX to create real value – for customer and for brands.



This is illustrative and a simplified view of an actual dashboard.

Rank: **3** | Movement vs last year **+39**

# Wall of fame: Holland & Barrett

Differentiated customer experiences often begin with an enthusiastic and well-informed workforce. Holland & Barrett understand this retail fundamental and that has helped the brand catapult to 3rd place overall in our rankings of Customer Experience Excellence (CEE). With a clear focus on engaging employees in the customer experience, H&B shows how brands can excel, even in times of crisis.

## A warm welcome and personal advice

"At Holland & Barrett, we want to be known for offering products that support natural health and wellbeing. We see growing awareness and interest in personal health and wellbeing. And that is translating into increased customer demand.

Customers visiting our stores should feel welcome. But they should also be able to find products that meet their needs and their lifestyles. We understand that selecting a product based solely on the packaging information can be difficult for customers. So – from the start – we put a strong emphasis on staff training.

Our colleagues are not just genuine believers and users themselves; they have also been trained to help our customers find the products and information they need. Our customers trust us to give informed, personalised advice. We need to work hard to earn and keep that trust.

Every new employee starts in our 'Healthy Start' program – an in-house training plan designed to deliver in-depth (and rather interesting) product knowledge. Client-facing employees also participate in our 'Natural Service & Sales' training program that helps employees engage customers in effective and in-depth conversations about the customer's unique needs. Our training focuses on engaging and informing customers."

## Passionate about the brand

"While our employees' product knowledge and experience is very important, what makes our service really stand out is the passion employees demonstrate for the brand. Every single member of our team wants to go the extra mile for customers; our desire to help customers and create strong relationships is simply part of our DNA.

It goes without saying that our employees' passion is critical to delivering that perfect customer experience. It is up to us to help employees use their passion to improve customer service and experience. But, at a point, it is also up to them."

## Stepping up during crisis

"The onset of COVID-19 has clearly been disruptive. From the outset, we made it clear we wanted to keep as many stores open as possible. And while, in Belgium, we needed to shut down stores due to government measures, we were proud that all of our stores in The Netherlands remained open during the crisis.

While footfall fell in the initial days of the pandemic, those who did visit the stores were 'on a mission' and tended to know exactly what they needed. As a result, conversion rates increased, as did the number of items purchased per customer.

To ensure visitors remained confident coming to our stores, we always tried to stay one step ahead of national health and safety guidance. We were very quick to deploy Plexiglas screens and disinfectants into our stores, taking every effort to ensure everyone – customers and employees – felt safe. We also worked hard to communicate with our colleagues as effectively as possible. For instance, we launched an app that would allow us to keep in close contact with employees.

We also put significant effort into ensuring our in-store colleagues know how much they are appreciated. We recognise these have been difficult times for everybody. And we want them to know we value their great work."



**Online and offline queuing**

“The COVID-19 pandemic saw our online sales increase rapidly. It also came with some challenges. For example, we strived to keep our promises on online delivery times. But that required us to quickly scale up activities in areas like distribution. It also required us to be more proactive in our communication.

During the initial phases of the crisis, we tried to talk to every customer service employee daily to make sure everything was going to plan and to find ways to better support them. With customer needs and concerns rapidly evolving, our employees were facing a number of new questions from customers. And while this created challenges sometimes, we benefited from having our customer service function in-house and staffed largely by former shop employees with significant product knowledge.

We also experienced some queuing in our offline stores. The sudden increase in demand for products like Vitamin C was overwhelming. So, too, were some of the unexpected peaks in demand catalysed by COVID-19-related health advice being publicly circulated.”

**Rebranding for the future**

“Interestingly, the COVID-19 pandemic struck in the midst of our rebranding strategy. Last year, we launched the ‘Uit de tuinen van H&B’ campaign, aimed at enhancing brand awareness and telling our story. And we believe these efforts are already paying off, particularly in these times of crisis. Customers are more aware of our existence and they know how to find us; our spontaneous brand awareness increased with 115 percent over last year.

At the same time, we continue to drive our rebranding efforts and share our story through social media.

Indeed, we are actively engaging with our customers through live Q&A sessions on Instagram, for example. And we are happy to report that customers are receiving this enthusiastically. We will continue to explore other options (such as podcasts) in the near future.

More is yet to come. We are opening new stores based on our updated formula and reopening redesigned stores. We’ve opened 8 so far this year and more are in development. In the coming year, you will see more aspects of our rebranding strategy, including updated logos, packaging and products – offering both fresh looks and refined product formulas. We believe this will be an incredibly important aspect of our business over the coming year.”

**Towards an even better experience**

“Given the global health, social and business environment, we believe H&B is strongly positioned. In fact, we continue to exceed our targets – physical store sales may have decreased slightly, but online sales went up significantly. And, as soon as the most severe of the government measures were lifted, physical store performance also quickly recovered.

It is great to see our strengthened positioning and progress reflected in our results across all pillars in this year’s CEE research. We are delighted, and perhaps even slightly surprised, with our excellent performance in the overall brand ranking

That being said, we also hope to continue to enhance the customer experience and grow our online market. Before COVID-19, around 13 percent of sales were through our online channel. That number quickly rose to 42 percent during the outbreak of the crisis, and is now at 20 percent.

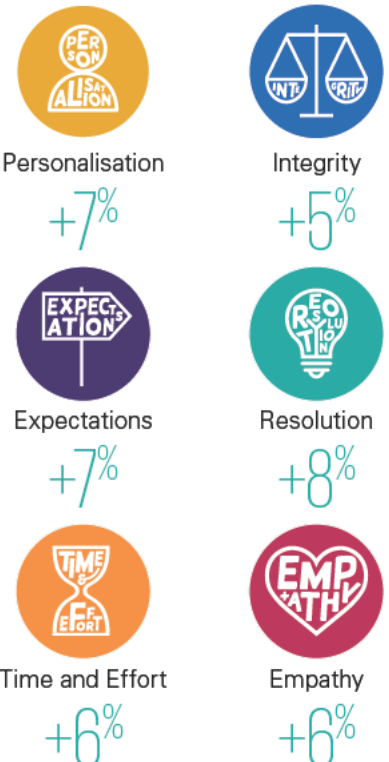
We believe online sales will at a minimum stabilise at this level, but there is room to grow it further.

One challenge with the online store is that it is difficult for front-line colleagues to share their knowledge and product expertise in the same way they can in the store. We currently offer customers our Health Magazine in an effort to help them find valuable information. We are also running a customer analytics program that tracks customer behaviour to ensure customers are getting personalised newsletters that meet their individual needs. Still, there is much room for improvement in our personalisation and omni-channel approach.

All in all, we are very happy with our current market position. But we are also very aware of the competition, particularly from online providers. That is why we are doing our utmost – each and every day – to come up with the best possible customer experiences. In the end, that is what it is all about.”

Lies Goezinne  
Commercial Director (CCO)

**Scores vs. market average**





# Eyes wide open: sustainability into sharp focus

Customers want to shop with brands that share their environmental, social and economic goals. And the COVID-19 crisis has provided consumer brands with ample opportunity to demonstrate their commitment to sustainable practices. And that is winning them customer loyalty and top ranks in our Customer Experience Excellence survey.

It is, perhaps, surprising to some that the COVID-19 pandemic has put the spotlight on sustainability. The virus was not worsened by climate change; it poses no real threat to the environment; nor will it be vanquished through adherence to 'greener' practices.

What the crisis did, however, is force consumers to think much more broadly about what 'sustainable' actually means. Consumers have been grappling with big questions. How sustainable is a hospital that sources medicine from just one country? How sustainable is a company whose supply chain is solely focused on efficiency and financed by debt? How sustainable are brands that rely almost entirely on flex-workers and temporary labour?

COVID-19 also heightened customer expectations with regards to sustainability. Many consumers now see sustainability as a leading factor contributing to their purchase decision and brand loyalty. And there is growing consensus that the COVID-19 experience has accelerated demand for brands to play a greater role in creating value for customers and the broader society.

## What do we mean by sustainability?



Sustainable organisations take an integrated approach to managing their environmental, social and economic impacts in a way that is fair to customers, employees and society, while delivering long-term growth.

## Strategic sustainability

The leading brands are seizing the opportunity. They are redesigning their business models and customer experiences around principles of sustainability. They are demonstrating what it means to stand up for society. And they are acting on the urgent need for change in the new normal.

To be clear, the leading brands are not taking these steps to capture headlines. Rather, they recognise that sustainability leads to more resilient business models and more aligned customer experiences. And that, in turn, makes them more valuable brands.

ASN Bank demonstrates how placing sustainability at the core of the brand purpose can deliver long-term value. For more than 60 years, the bank has focused on promoting sustainable growth, building customer trust and investing in financially sustainable sectors.



Recently, the bank announced a scheme to provide owners of sustainable homes with greater debt-to-equity ratios on their mortgages (versus owners of non-sustainable homes). This not only encourages sustainable living, it helps customers become more self-sustainable and contributes to a better environment. The bank's focus on sustainability is one of the reasons the brand has been voted 1st for Customer Experience Excellence in the Netherlands this year.

ASN's sister bank – SNS – offers another example of this approach at work. SNS, ranked 31st this year, proactively reaches out to its mortgage customers on a regular basis to see if their mortgage rates and interest can be reduced. And that encourages greater financial sustainability for its customers.

Dutch e-commerce leader Coolblue also has a strong track record of encouraging responsible and sustainable practices within their workforce, customer base and communities. Known for its environmental initiatives such as delivery bikes, solar-powered facilities, packaging-reduction innovations and 'close the loop' take-back schemes, Coolblue had built a strong brand reputation for customer-centricity over the past 20 years. So when the pandemic hit and online prices started to fluctuate, Coolblue's customers gave them the benefit of the doubt.

Ranked 5th in this year's Customer Experience Excellence research, Coolblue demonstrates that a strong, positive brand image can provide resilience when challenges arise.

#### Action accelerated

Sustainable organisations also tend to be the ones that demonstrate agility in a crisis – finding new business opportunities and new ways to connect with their customers during challenging times. And this crisis has been no different. As the lockdowns took hold, most organisations realised they needed to quickly adapt if they wanted to retain customer loyalty.

For some, this meant innovating to make customers' lives easier or safer. Albert Heijn, for example, quickly accelerated the digitisation of their famous 'koopzegels', knowing that customers would want to reduce their physical contact in-store without losing their access to this valuable loyalty program. Schiphol Airport rapidly introduced AI-enabled cleaning robots, providing travellers with a cleaner environment while reducing unnecessary human interaction.

Others went significantly further, redesigning their business models and operations to deliver on the immediate needs of customers and society. Heineken, for example, is one company that re-tooled their operations and facilities to start producing hand sanitizer for hospital and public use.

Many others are now using spare capacity to produce Personal Protective Equipment like facemasks and shields.

Even before the pandemic, the leading brands were taking steps to improve the sustainability of their supply chains. Starbucks' 'bean to cup' initiative uses state-of-the-art data and analytics to track their coffee beans' journey from the specific coffee farmer through to the store. The idea allows customers to understand the safety of the product and connect with the brand while providing financial empowerment to the farmers.

#### No turning back

History has shown that – in times of crisis – it is the companies with the most resilient and sustainable business models that ultimately survive. And this crisis is no different. Indeed, the brands that top our list for Customer Experience Excellence this year are generally those that have long invested into crafting a brand purpose that is not centred around a narrow view of shareholder value, but rather a broad view of customer value.

While the precise shape and nature of the 'new normal' that follow this pandemic are still unknown, it seems clear that the focus on sustainability – in all its forms – is not going away. And this is good news for customers, society and the planet. It could also be good news for those brands that respond accordingly.





# Sector highlight: Grocery Retail



COVID-19 forced people and businesses to go back to the basics; activities that once seemed innocuous and routine – like grocery shopping – suddenly became uncomfortable and worrying for Dutch consumers. Thankfully, Dutch grocery retailers moved quickly to respond to these changing dynamics by prioritising safety and availability. And their efforts have been recognised; in our research, grocery retailers received a 7.52 overall rating this year, up from 7.36 in 2019. Yet grocery retailers had to give up their leading sector position this year. What have the leading grocery retailers been doing to drive their customer experience during the pandemic? And what can they do in order to regain their gold medal in our rankings next year?

### Life disrupted

As the COVID-19 pandemic swept across the Netherlands, all sense of 'normality' disappeared. Most shops were forced to close. Grocery retailers, while allowed to remain open, had to rapidly transform their approach due to underlying consumer concerns and mandatory safety regulations. In the midst of the uncertainty, consumers gravitated towards those that demonstrated integrity – proving they would be there for customers, safely and fairly.

For the most part, Dutch grocery retailers stepped up. Plastic safety screens were quickly installed and processes created for cleaning shopping carts.

Safe shopping initiatives were rolled out for the elderly – Albert Heijn and Jumbo reserved specific shopping hours; Lidl offered designated checkouts; Dirk provided expanded hours for instance.

Grocery retailers also took steps to communicate clearly and frequently with their customers in an effort to manage expectations in the new environment. The CEO of Albert Heijn, for example, sent out personal emails to customers to elaborate on the safety measures the brand had taken to create a safe shopping experience for customers and employees.





“Albert Heijn provides regular email updates during the pandemic. That gives me more trust in the brand.”

**Respondent 2020 CEE**

The willingness of the grocery retailers to take immediate action – to protect their customers and to respond to their needs – were well recognised by consumers, who scored the sector three percentage points higher on Integrity when compared to last year.

### **New customer journeys emerge**

COVID-19 also disrupted the way consumers interact with their grocery stores. Indeed, the Dutch Government’s call for people to stay home except for essential trips changed the way consumers shopped. Rather than going to a range of usual stores, consumers started to become much more conscientious about their external encounters. Many took the opportunity to shift their grocery purchases online.

Customers view online grocery shopping as being safer during the pandemic. In fact, research by KPMG shows that customer safety is now viewed as a key influencer for online shopping by 52 percent of consumers (only slightly behind convenience, still the number one influencer, at 54 percent).

Data from the first month of the lockdowns shows a 32.5 percent increase in online grocery shopping (from 4 percent pre-pandemic to 5.3 percent at the end of March) . Considering that – in the initial days of the pandemic – delivery slots were hard to find (some customers had to wait weeks), one can assume consumer adoption of online grocery shopping would have been larger.

It is no coincidence, therefore, that online grocer Picnic moved up the rankings to take top spot for the sector (taking over from Albert Heijn in this year’s research). Picnic focuses on delivering groceries efficiently and effectively by providing customers with real-time information on their deliveries. As a result, customers awarded Picnic with the highest score for the sector under the Time & Effort Pillar. Picnic also stood out by demonstrating their values – for example, reserving space for COVID-19 staff at Erasmus MC to allow them to get groceries after their shifts.

Recognising the shift in consumer expectations, offline supermarkets also accelerated their digital in-store initiatives in order to deliver a safer and better customer experience during the pandemic. For example, Albert Heijn and PLUS both quickly digitised their stamp programs. Many grocers moved to expand their self-scanning capabilities. Some installed AI-enabled traffic lights in the aisles to better manage in-store footfall.

### **Looking ahead**

While almost 80 percent of the grocery retail brands involved in our research increased their overall Customer Experience Excellence score from last year, it is worth noting that the sector was unseated from its historic place at the top of the CX leader-board. That should serve as a wake-up call to the sector.

Our view suggests grocery retailers will need to redouble their efforts if they hope to regain their top spot in the rankings. The shift to online is clearly accelerating and – with the 1.5 metre economy here to stay for the time being – grocery retailers will also need to rethink their offline store formats. Upgrading and expanding contactless shopping will be part of the solution. So, too, will be the shift towards other revenue streams.



“In these times (COVID-19), it is not particularly fun to visit a supermarket every day. That’s why I order the ‘Ekomenu’ on a weekly basis at Ekoplaza, which gives me recipes and the ingredients to create meals for three days. This way I only have to trouble myself once a week to visit a supermarket.”

**Respondent 2020 CEE**

The introduction of healthy and freshly-prepared meals could offer new opportunities. With restaurants and cafes only slowly reopening, some grocery stores are rethinking the role they can play in this space. Jumbo, for example, provides live cooking. Albert Heijn has partnered with Foodmaker salad bars and Poiesz delivers warm meals to customers.

And what can we take from the rapid rise of the Financial Services sector – ranked first in this year’s research? One takeaway is that their customer champions are ‘purpose-led’.

They are willing and able to take a stand on key social issues and they strive to bring their mission to life for their customers, both in the products and service they offer, and the experience they create for customers.

Grocery retailers may want to reflect on how their brands demonstrate their purpose. What does your brand stand for? How does that contribute to the lives of your customers? And what actions are you and your employees taking to show customers that you stand behind your purpose and values?

This will be critical over the coming year, as the only way to regain the top spot will be through capturing customers’ hearts and minds. That is true in this time of crisis, but also in the new reality that lies beyond.

Grocery Retail sector	CEE score 2020	Change 2019 (%)
Picnic	7.75	+3
Gall & Gall	7.74	+5
Albert Heijn	7.66	+1
Ekoplaza	7.64	+3
Lidl	7.57	+2
Jumbo	7.56	+2
PLUS	7.55	+2
DekaMarkt	7.51	+3
Jan Linders	7.48	+1
Vomar	7.47	+3

☆ New for 2020

Rank: **8** | Movement vs last year **+52**

# Wall of fame: Univé

Driven by a deep desire to help its members, Univé has delivered on its brand promise throughout the COVID-19 crisis. Ranked 8th in this year's Customer Experience Excellence research, Univé was voted top insurance brand in the Netherlands and the second Financial Services brand. Univé not only improved their score across all of The Six Pillars this year, they have also shown an increase in employee satisfaction. A good reason to have a closer look at how Univé is able to achieve such great results in the face of significant disruption.

## Helping each other – in good times and bad

"Univé is a cooperative. That means we don't have a profit motive; our focus is on solidarity, being there for our members when it matters. We have a diverse member base, but they all recognise and value our philosophy. Whilst the older generation consciously chooses to be part of our cooperative, younger families tend to relate to the cooperative values of solidarity and purpose. Our purpose is clear:

*We are Univé. We are our members, and we make sure we help each other.*

For us, being a cooperative also means being close to our members. And we make great use of our local outlets, our contact centre and regular local events to help achieve that.

So when COVID-19 hit the Netherlands and we were forced to close our outlets and cancel the events, we lost our key channels for staying close to our customers.

But our colleagues quickly took on the challenge with innovation, creativity and passion. Indeed, what happened was very touching: throughout the Netherlands, our colleagues started launching different initiatives, each based on local community needs. In some regions we started proactively calling our members to ask them if we could help with anything. In other regions, employees made their Univé company cars available for healthcare workers so they could more easily get to work without having to use public transport.





Our best ideas were quickly leveraged across the country. A local team launched a weekly digital magazine with inspirational and uplifting stories including tips and tricks to stay healthy. We quickly embraced this initiative and started to distribute this to all of our members to show them we were – and still are – in this together.

And of course, our people go the extra mile every day. You shouldn't be surprised to find a Univé colleague standing 'shoulder-to-shoulder' with you as you face a personal disaster. Even as the fire brigade still works to save your house, no matter what time of the day, we stand with our members when it matters.

Preventing risks to protect members We strongly believe in preventing risks and limiting the consequences of damage to our members. But this is not about reducing claims or cost savings; what a lot of people don't realise is that the consequences of an event can reach much further than the initial damage. It can have a profound impact on the lives of our members.

For example, if your washing machine causes water damage, you may need your floor replaced and walls repainted. Yet the burden of living in a house 'under construction' can often cause a lot more disruption in the household than the flooding itself. That is why we are extremely keen to prevent things like that happening in the first place.

We ask our innovation group to really put themselves in our members' seat and consider what is really important to them. One of the outcomes is an initiative we call 'Carefree life'. It includes innovative tools like chimney sensors that are able to detect when a chimney must be swept to prevent a fire, and a roof gutter service to prevent leakage.

All of these initiatives have the same goal: to be there for each other and to bring sustainable security.

### Being there for our employees

"Our philosophy of helping each other extends to our employees; the care we show for our members also applies to our colleagues. In fact, our Univé values are embodied by our employees and often serve as a self-selection mechanism for new hires. It is about the Univé mentality; we want our colleagues to really take their time to focus on members. We urge them to put themselves in the members seat, rather than asking them focus on hard KPIs.

Simply put, we prioritise the right mentality over KPI steering. We don't believe, for example, in focusing on things like how long it takes an employee to handle a service call.

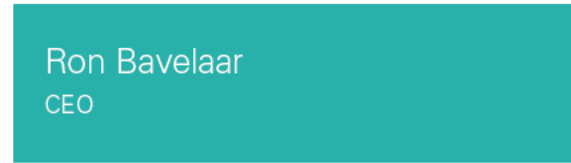
Creating certainty for both members and employees is very important to us. We establish this by providing our employees with confidence and opportunities to develop themselves and achieve personal growth in a safe environment. In some cases, this leads to employees getting jobs where – on paper – they might not have all the right prior experience but – in reality – they have shown their potential and ability to grow in their role. It is great to see them really shine.

As a management team we always aim to be close to our colleagues. A challenge during COVID-19. But, to our surprise, we have actually become even closer; our improved employee satisfaction scores demonstrate that fact. Through weekly vlogs, clear efforts to support those with challenging home situations, continuous dialogue and gifts of appreciation, we have continued to engage our people. And I am confident we will keep the learnings when we get back in the office".

### Looking for the future

"Over the coming years, we will continue to improve our regional approach and focus on helping each other. We will strive to continue to provide our members with innovative solutions and to grow our younger member base.

Ultimately, we are always looking for ways to bring the cooperative back to its foundation of solidarity and true membership. When consumers are looking for security, we want them to know that Univé will take care of everything."



### Scores vs. market average





# Research methodology

## Global Customer Experience Excellence research

The brands included in this research are based on guidelines from the **Customer Experience Excellence Centre**, conducting Customer Experience Excellence (CEE) research annually since 2010. Over that time, more than 385,000 consumers have been interviewed and 3,500 brands measured to collect more than 4 million individual evaluations. Since three years the research expanded around the globe, and continued this year by taking in the views of more than 101,162 consumers across 27 markets<sup>1</sup>.

The research for this NL Customer Experience Excellence report was conducted via an online survey methodology, completed Q2 2020. A nationally representative consumer sample was targeted, to be representative in terms of age and gender, whilst also targeting regional representation. The sample consisted of 5,015 consumers.

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 two months. This has been updated from previous years where a six month period was given, in order to capture interactions and experiences specifically during the outbreak time of COVID-19, to truly understand and fairly compare the reaction and resilience of brands. An interaction is defined as making a purchase, using the company's products and services, contacting a company with a query, or even browsing their website 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 each brand must have achieved a minimum of 100 consumer responses.

## Dutch Customer Experience Excellence coverage in 2020:



## Methodology and terminology:

### Sector coverage

For this research we analysed brands across 10 sectors. A total of 215 brands, operating in the Dutch market, were included in this research.



Financial Services



Grocery Retail



Non-grocery Retail



Restaurants and Fast Food



Entertainment and Leisure



Travel and Hotels



Logistics



Utilities



Telecoms



Public Sector

## Key metrics

**The Six Pillars** A decade of research and more than 4 million consumer evaluations have identified and validated six fundamental components of every great customer experience – The Six Pillars - a framework for customer experience best practice which are measured within the survey.

**Advocacy** In order to understand the respondent's likelihood to recommend we ask them to rate how likely they would be to recommend each brand to a friend or colleague.

**Loyalty** To understand likelihood to repurchase we ask respondents to rate how likely they are to continue buying goods/services from each brand in the future.

## Critical incident

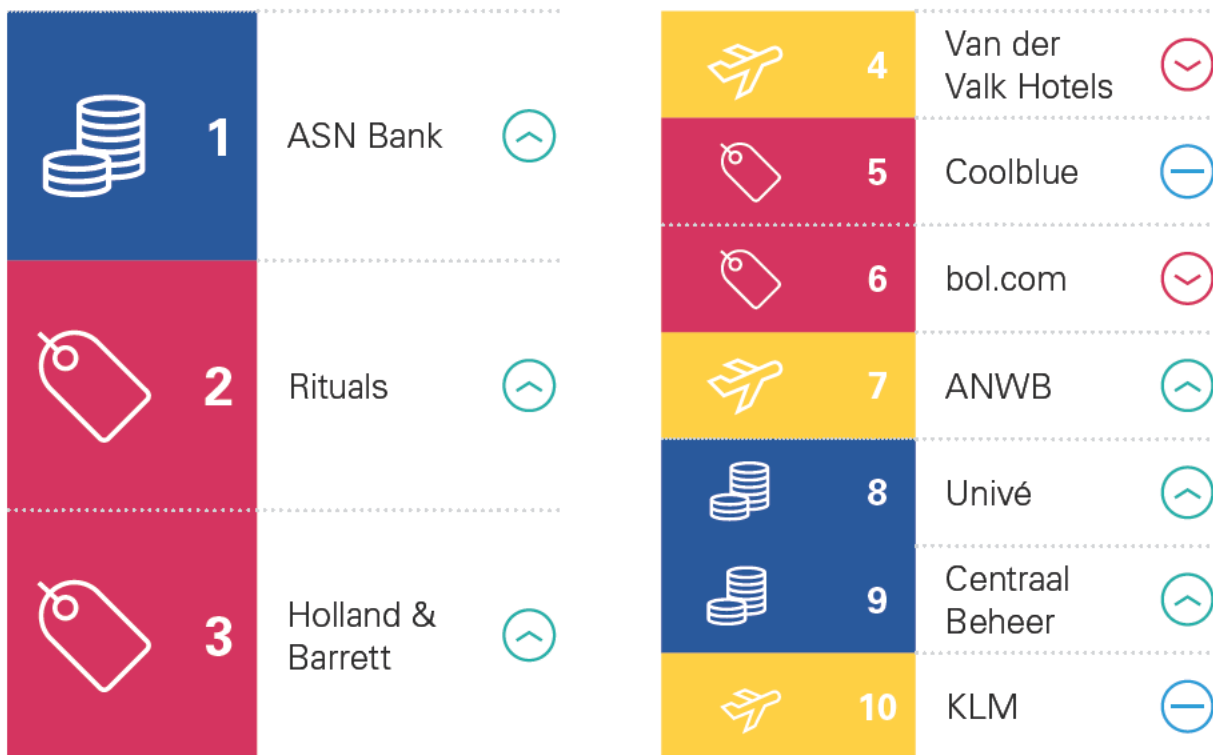
**technique questioning** An open question is included to explore more about a respondent's experience with a particular brand. Example responses cover details of a specific experience, what happened and how it made them feel about the brand.

## Customer Experience Excellence (CEE) scores

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.

<sup>1</sup>KPMG (2020). Customer Experience Excellence Centre

# 2020 NL Top 100 Customer Experience Excellence champions



## Sector key



Non-Grocery  
Retail



Grocery Retail



Restaurants  
and Fast Food



Logistics



Financial  
Services



Telecoms



Public Sector



Travel and  
Hotels



Entertainment  
and Leisure



Utilities

## Change vs 2019



Up























































































































































































Down



Non-mover



New to research

 11	Ben		 41	Pathé		 71	FEBO	
 12	de Bijenkorf		 42	Bruna		 72	Schiphol Amsterdam Airport	
 13	Spotify		 43	WE		 73	New York Pizza	
 14	Picnic		 44	Airbnb		 74	Action	
 15	Apple Store		 45	DekaMarkt		 75	BCC	
 16	Gall & Gall		 46	Douglas		 76	Aldi	
 17	ICI PARIS XL		 47	Specsavers		 77	Essent	
 18	Starbucks		 48	Hornbach		 78	YouTube	
 19	wehkamp		 49	Kruidvat		 79	Praxis	
 20	iDEAL		 50	Rabobank		 80	ING	
 21	Netflix		 51	Hallmark		 81	Decathlon	
 22	CZ		 52	Hunkemöller		 82	Thuisbezorgd	
 23	Albert Heijn		 53	PayPal		 83	VGZ	
 24	Greetz		 54	Jan Linders		 84	Blokker	
 25	Nike store		 55	Vomar		 85	T-Mobile	
 26	DA		 56	Vodafone		 86	La Place	
 27	IKEA		 57	Subway		 87	Telfort	
 28	Ekoplaza		 58	Menzis		 88	Domino's Pizza	
 29	Zalando		 59	Dirk van den Broek		 89	Disney+	
 30	Interpolis		 60	H&M		 90	Greenchoice	
 31	SNS		 61	Tele2		 91	Media Markt	
 32	Apple Pay		 62	KPN		 92	Coop	
 33	Simpel		 63	HEMA		 93	Esso	
 34	Etos		 64	C&A		 94	Burger King	
 35	Lidl		 65	Zara		 95	Intertoys	
 36	Jumbo		 66	KFC		 96	Gamma	
 37	Zilveren Kruis		 67	Zeeman		 97	SPAR	
 38	Plus		 68	McDonald's		 98	Basic-Fit	
 39	hollandsnieuwe		 69	Videoland		 99	NS	
 40	Karwei		 70	Total		 100	Wibra	

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