



# **X** INDEX

**2024**

**THE NEW CX CONTRACT:  
GOING BEYOND EXPECTATIONS**



## THE TRIFECTA FORMULA FOR A WINNING CX

In the context of the current global economic climate, marked by significant inflation and its impact on consumer purchasing power, brands are facing a transformative challenge in customer experience (CX). With 48% of consumers perceiving a decline in their purchasing power, and an increasing consumer trend of having to make trade-offs due to financial constraints, the **stakes for delivering exceptional CX have never been higher.**

Consumers are more demanding than ever and exhibit a willingness to abandon brands not only for inflationary pressures but also for bad customer experiences. An eye-opening 59% of consumers, on average, say they have already stopped buying a brand because of one bad experience.

Sobering stats like that have raised the bar for customer experience. Gone are the days where simply meeting expectations is sufficient. Businesses are now required to adopt **a holistic approach that combines functionality, emotional engagement, and going above-and-beyond customers' expectations.** Brands that can build up these three key elements will be the most successful when it comes to CX.

This report will drill down deeper on these findings from our sixth annual X INDEX survey for India.



# THE HAVAS BAROMETER FOR CUSTOMER EXPERIENCE

In 2018, Havas CX partnered with research institute OpinionWay to develop the X INDEX barometer, a proprietary research tool that helps clients determine and measure the most critical factors in customer experience. The newest edition covers 9 markets (Brazil, Argentina, France, India, Mexico, Portugal, Spain, the United Kingdom, and the United States) and draws from a survey of 55,000 consumers asked to evaluate the performance of 525 brands.



## ARGENTINA 50 BRANDS STUDIED IN 14 CATEGORIES



**AUTOMOTIVE**  
CITROEN  
PEUGEOT  
RENAULT  
VOLKSWAGEN



**QUICK SERVICE RESTAURANT**  
BURGER KING  
MCDONALDS  
MOSTAZA



**TECH**  
LG  
SAMSUNG  
SONY



**HOME**  
EASY



**MOBILITY / TRAVEL**  
AL MUNDO\*  
BUQUEBUS  
CABIFY\*  
DESPEGAR\*  
DIDI\*  
FLY BONDI\*  
IBERIA  
TURISMO CITY\*



**FASHION/SPORT**  
ADIDAS  
NIKE  
PUMA



**BANKING**  
BANCO GALICIA  
BBVA  
HSBC  
MACRO



**BEAUTY/HEALTH**  
AVON  
DERMAGLOS  
LOREAL  
NATURA



**ENERGY/UTILITIES**  
SHELL



**TELECOM**  
CLARO  
MOVISTAR  
PERSONAL  
TUENTI



**RETAIL**  
CARREFOUR  
COTO  
DISCO  
JUMBO  
VEA



**E-RETAIL**  
MERCADO LIBRE\*  
PEDIDOS YA\*  
RAPPI\*



**FINANCIAL SERVICES**  
MERCADO PAGO\*  
UALA\*



**LEISURE/ ENTERTAINMENT**  
DISNEY +\*  
HBO MAX\*  
NETFLIX\*  
SPOTIFY\*  
STAR +\*



## BRAZIL 50 BRANDS STUDIED IN 11 CATEGORIES



**AUTOMOTIVE**  
CHEVROLET  
CITROEN  
HONDA  
JEEP  
PEUGEOT  
RENAULT  
VOLKSWAGEN



**BEAUTY/HEALTH**  
ALICE\*  
NATURA



**E-RETAIL**  
BELEZA NA WEB\*  
IFOOD\*  
MAGALU\*  
MERCADO LIVRE\*  
RAPPI\*  
SHEIN\*  
ZE DELIVERY\*



**TELECOM**  
CLARO  
TIM  
VIVO



**PETCARE**  
ZEEDOG\*



**FASHION/SPORT**  
ADIDAS  
NIKE



**QUICK SERVICE RESTAURANT**  
BURGER KING  
MCDONALDS  
ENJOEI  
WESTWING



**MOBILITY / TRAVEL**  
123 MILHAS\*  
99\*  
BUSER\*  
DECOLAR\*  
GOL\*  
LATAM\*  
UBER\*  
VELOE\*



**SPECIALIZED RETAILER**  
ENJOEI\*  
WESTWING\*



**FINANCIAL SERVICES**  
BANCO INTER\*  
C6\*  
CAJU\*  
LIVELO\*  
MERCADO PAGO\*  
NUBANK\*  
PICPAY\*  
QUINTO ANDAR\*  
SWILE\*  
XP\*



**LEISURE/ ENTERTAINMENT**  
DISNEY +\*  
GLOBOPLAY\*  
HBO\*  
NETFLIX\*  
SPOTIFY\*  
STAR +\*

\*Pure-player brands

# FRANCE 50 BRANDS STUDIED IN 14 CATEGORIES



**AUTOMOTIVE**  
AUDI  
CITROEN  
DACIA  
RENAULT  
VOLKSWAGEN



**BEAUTY/HEALTH**  
MARIONNAUD  
NOCIBE  
SEPHORA  
YVES ROCHER



**HOSPITALITY**  
CLUB MED



**BANKING**  
CREDIT AGRICOLE  
CREDIT MUTUEL  
SOCIÉTÉ GÉNÉRALE



**E-RETAIL**  
AMAZON\*  
C DISCOUNT\*  
LA REDOUTE\*  
LE BON COIN\*  
VINTED\*



**FASHION/SPORT**  
SPORT  
ADIDAS  
DECATHLON  
GO SPORT  
NIKE



**HOME**  
IKEA  
LEROY MERLIN  
MANOMANO\*



**SERVICES**  
LA POSTE



**FASHION/LUX**  
H&M  
LACOSTE



**TECH**  
APPLE



**RETAIL**  
GALERIES LAFAYETTE  
PICARD  
PRINTEMPS



**MOBILITY/TRAVEL**  
AIR FRANCE  
EUROPCAR  
EUROSTAR  
HERTZ  
OUIGO  
SIXT  
SNCF CONNECT\*  
TGV INOUI  
TRANSAVIA



**SPECIALIZED RETAILER**  
BOULANGER  
DARTY  
FNAC



**LEISURE/ ENTERTAINMENT**  
AMAZON PRIME VIDEO\*  
CANAL + / MY CANAL\*  
DISNEYLAND PARIS  
FUTUROSCOPE  
NETFLIX\*  
PARC ASTERIX



# INDIA 50 BRANDS STUDIED IN 9 CATEGORIES



**AUTOMOTIVE**  
TATA MOTORS  
KIA  
NEXA  
HYUNDAI  
CITROËN



**BEAUTY/HEALTH**  
TATA PALETTE\*  
TIRA BEAUTY\*  
NYKAA\*  
SEPHORA  
HERBALIFE



**E-RETAIL**  
TATA CLIQ LUXURY\*  
AJIO LUXE\*  
ZEPTO\*  
BIG BASKET\*  
SWIGGY\*  
ZOMATO\*



**BANKING**  
BANDHAN  
ICICI  
HDFC  
INDUS IND BANK  
DBS  
KOTAK MAHINDRA



**FASHION/LUX**  
ZARA  
H&M  
UNIQLO



**HOSPITALITY**  
ITC  
AIRBNB\*  
TAJ  
OBEROI  
OVO



**TECH**  
APPLE  
SAMSUNG  
IFB  
JBL  
VIVO  
BOAT



**INSURANCE**  
ACKO\*  
MAHINDRA PAYBIMA  
AEGON\*  
MAX LIFE  
INSURANCE\*  
POLICY BAZAR  
DIGIT\*



**FINANCIAL SERVICES**  
UPSTOX\*  
GROWW  
ZERODHA  
CRED\*  
UTI  
BAJAJ FINSERVE  
PAYTM\*  
BANDHAN MUTUAL  
FUND

\*Pure-player brands



# MEXICO 50 BRANDS STUDIED IN 12 CATEGORIES



## AUTOMOTIVE

NISSAN  
KIA  
HYUNDAI  
MG  
CHIREY  
GENERAL MOTORS  
VOLKSWAGEN  
TOYOYA



## BEAUTY/HEALTH

SEPHORA



## MOBILITY

AEROMEXICO  
VIVA AEROBUS  
VOLARIS



## RETAIL

LIVERPOOL  
PALACIO DEL  
HIERRO  
SEARS  
SUBURBIA  
COPPEL  
WALMART  
SORIANA  
CHEDRAUI



## BANKING

BANORTE  
HSBC  
BBVA  
CITI BANAMEX  
NU BANK



## FASHION/SPORT

PUMA  
VANS  
NIKE  
ADIDAS



## SPECIALIZED RETAILER

OFFICE DEPOT  
MINISO



## E-RETAIL

AMAZON\*  
MERCADO LIBRE\*  
SHEIN\*



## LEISURE/ ENTERTAINMENT

NETFLIX\*  
AMAZON PRIME  
VIDEO\*  
VIX\*



## HOME

THE HOME DEPOT  
IKEA  
GAIA



## TELECOM

TELCEL  
TELEFONICA  
ATT



## QUICK SERVICE RESTAURANT

KFC  
DOMINOS  
BURGER KING  
LITTLE CAESAR'S  
STARBUCKS  
MCDONALDS  
CIELITO QUERIDO



# PORTUGAL 50 BRANDS STUDIED IN 15 CATEGORIES



## BEAUTY/HEALTH

CUF  
JOAQUIM CHAVES  
LUSIADAS  
LUZ  
PERFUMES E COMPANHIA  
SEPHORA  
WELLS



## E-RETAIL

ALIEXPRESS\*  
AMAZON\*



## TECH

APPLE\*  
SAMSUNG  
XIAOMI



## RETAIL

CONTINENTE  
LIDL  
PINGO DOCE



## BANKING

CGD  
MILLENNIUM BCP  
NOVO BANCO  
REVOLUT\*  
SANTANDER TOTTA



## FASHION/SPORT

ADIDAS  
LACOSTE  
NIKE  
ZIPPY



## ENERGY/ UTILITIES

EDP  
ENDESA  
GALP



## SERVICES

CTT  
GLOVO\*  
UBER EATS\*



## QUICK SERVICE RESTAURANT

BURGER KING  
MCDONALDS  
PIZZA HUT



## SPECIALIZED RETAILER

FNAC  
WORTEN



## LEISURE/ ENTERTAINMENT

NETFLIX\*



## HOME

GATO PRETO  
IKEA  
LEROY MERLIN



## TELECOM

MEO  
NOS  
VODAFONE



## INSURANCE

AGEAS  
FIDELIDADE  
MEDIS  
TRANQUILIDADE



## MOBILITY

EASYJET  
TAP  
UBER\*  
VIA VERDE

\*Pure-player brands



# SPAIN 100 BRANDS STUDIED IN 16 CATEGORIES



## AUTOMOTIVE

AUDI  
BMW  
HYUNDAI  
MERCEDES BENZ  
NISSAN  
POLESTAR\*  
TESLA  
TOYOTA  
VOLVO



## HOSPITALITY

AIRBNB\*  
BOOKING\*  
MELIA  
NH HOTELES  
RIU



## RETAIL

ALCAMPO  
ALDI  
CARREFOUR  
EL CORTE INGLES  
LIDL  
MERCADONA



## ENERGY/UTILITIES

BP  
CEPSA  
ENDESA\*  
HOLALUZ\*  
IBERDROLA  
NATURGY  
REPSOL  
TOTAL ENERGY\*



## FASHION/SPORT

ADIDAS  
NEW BALANCE  
NIKE



## FASHION/LUX

ASOS\*  
H&M  
MASSIMO DUTTI  
PRIMARK  
SHEIN  
ZARA



## MOBILITY

AIR EUROPA\*  
ALSA\*  
BLABLACAR\*  
CABIFY\*  
IBERIA  
IRYO\*  
OUIGO\*  
RENFÉ  
RYANAIR  
UBER\*



## HI-TECH

APPLE  
HUAWEI  
LG  
SAMSUNG  
SONY  
XIAOMI



## QUICK SERVICE RESTAURANT

BURGER KING  
MCDONALDS



## BANKING

BANCA MARCH  
BANKINTER  
BBVA  
BIZUM  
EVO  
ING  
N26\*  
REVOLUT\*  
SANTANDER



## TELECOM

DIGI / DIGIMOBIL  
JAZZTEL  
LOWI  
MASMOVIL  
MOVISTAR  
O2  
ORANGE  
SIMYO\*  
VODAFONE  
VOIGO



## LEISURE / ENTERTAINMENT

AMAZON PRIME VIDEO\*  
APPLE TV\*  
DISNEY+\*  
FILMIN\*  
HBO\*  
MOVISTAR PLUS\*  
NETFLIX\*  
SPOTIFY\*



## E-RETAIL

AMAZON\*  
GLOVO\*  
WALLAPOP\*



## HOME

IKEA  
LEROY MERLIN  
MAISONS DU MONDE  
WESTWING\*



## SERVICES

CORREOS EXPRESS  
DHL  
GLS  
SEUR



## INSURANCE

INSURANCE  
LINEA DIRECTA  
MAPFRE  
MUTUA MADRILENA  
PELAYO SEGUROS  
SANTALUCIA  
SECURITAS DIRECT  
VERTI\*



# UK 50 BRANDS STUDIED IN 17 CATEGORIES



## AUTOMOTIVE

AUDI  
SEAT  
SKODA  
TESLA  
VOLKSWAGEN  
VOLVO



## INSURANCE

AVIVA\*  
COMPARE THE MARKET\*  
MONEYSUPERMARKET\*



## LEISURE/ ENTERTAINMENT

NETFLIX\*  
SPOTIFY\*



## RETAIL

ARGOS  
ASDA  
GO OUTDOORS  
JOHN LEWIS  
TESCO



## HOSPITALITY

AIRBNB\*  
BOOKING.COM\*



## FASHION/SPORT

ADIDAS  
NIKE



## PETCARE

PETS AT HOME



## BEAUTY/HEALTH

AESOP  
BOOTS  
HOLLAND & BARRATT  
SUPERDRUG



## TELECOM

GIFFGAFF\*  
O2



## SERVICES

ENGLISH HERITAGE  
HELP FOR HEROES  
NATIONAL TRUST  
NECTAR\*  
ROYAL BRITISH LEGION



## QUICK SERVICE RESTAURANT

COSTA  
MCDONALDS  
STARBUCKS



## FINANCIAL SERVICES

PAYPAL\*  
REVOLUT\*



## TECH

APPLE



## E-RETAIL

AMAZON\*



## BANKING

BARCLAYS  
HALIFAX  
HSBC  
LLOYDS



## FASHION/LUX

H&M  
RIVER ISLAND  
THE WHITE COMPANY



## MOBILITY

AVANTI  
BRITISH AIRWAYS  
GWR  
UBER\*

\*Pure-player brands



# USA 75 BRANDS STUDIED IN 19 CATEGORIES



## AUTOMOTIVE

BMW  
MAZDA  
RIVIAN\*  
TESLA



## BEAUTY/HEALTH

E.L.F.\*  
GLOSSIER  
GOODRX\*  
HEADSPACE\*  
HIMS & HERS\*  
MERIT\*  
ONEMEDICAL\*  
SEPHORA  
TREND  
ULTA  
VANISH\*



## BANKING

CAPITAL ONE  
CITI  
TRUIST  
WELLS FARGO



## SPECIALIZED RETAILER

CUBBITS



## QUICK SERVICE RESTAURANT

DOMINOS PIZZA  
MCDONALDS  
STARBUCKS



## FINANCIAL SERVICES

AMEX  
FIDELITY\*  
MASTERCARD\*  
PAYPAL\*  
ROBINHOOD\*



## RETAIL

7-ELEVEN  
ALDI  
CRAYOLA  
KEURIG  
NESPRESSO  
NORDSTROM  
PUBLIX  
WARBY PARKER  
WHOLE FOODS



## INSURANCE

HEALTHY PAWS\*  
LEMONADE\*  
PROGRESSIVE



## TELECOM

MINT MOBILE\*  
T-MOBILE



## TECH

APPLE  
FITBIT\*  
INTEL\*  
WHOOOP\*



## MOBILITY

AMERICAN AIRLINES  
CARVANA\*  
DELTA  
HIPCAMP\*  
IHG\*  
UBER\*



## LEISURE/ ENTERTAINMENT

BETMGM\*  
DISNEY.\*  
LEGO  
LOTTO.COM\*  
MAX (HBO)\*  
NETFLIX\*  
TOPGOLF



## PETCARE

PEDIGREE\*



## HOSPITALITY

AIRBNB\*  
MARRIOTT



## FASHION/LUX

ALLBIRDS  
LACOSTE  
LOUIS VUITTON  
RIMOWA



## HOME

IKEA



## E-RETAIL

BARBIE\*  
DOLLAR SHAVE CLUB\*  
NET-A-PORTER\*  
POSHMARK\*  
SEAMLESS\*



## FASHION/SPORT

NIKE



## SERVICES

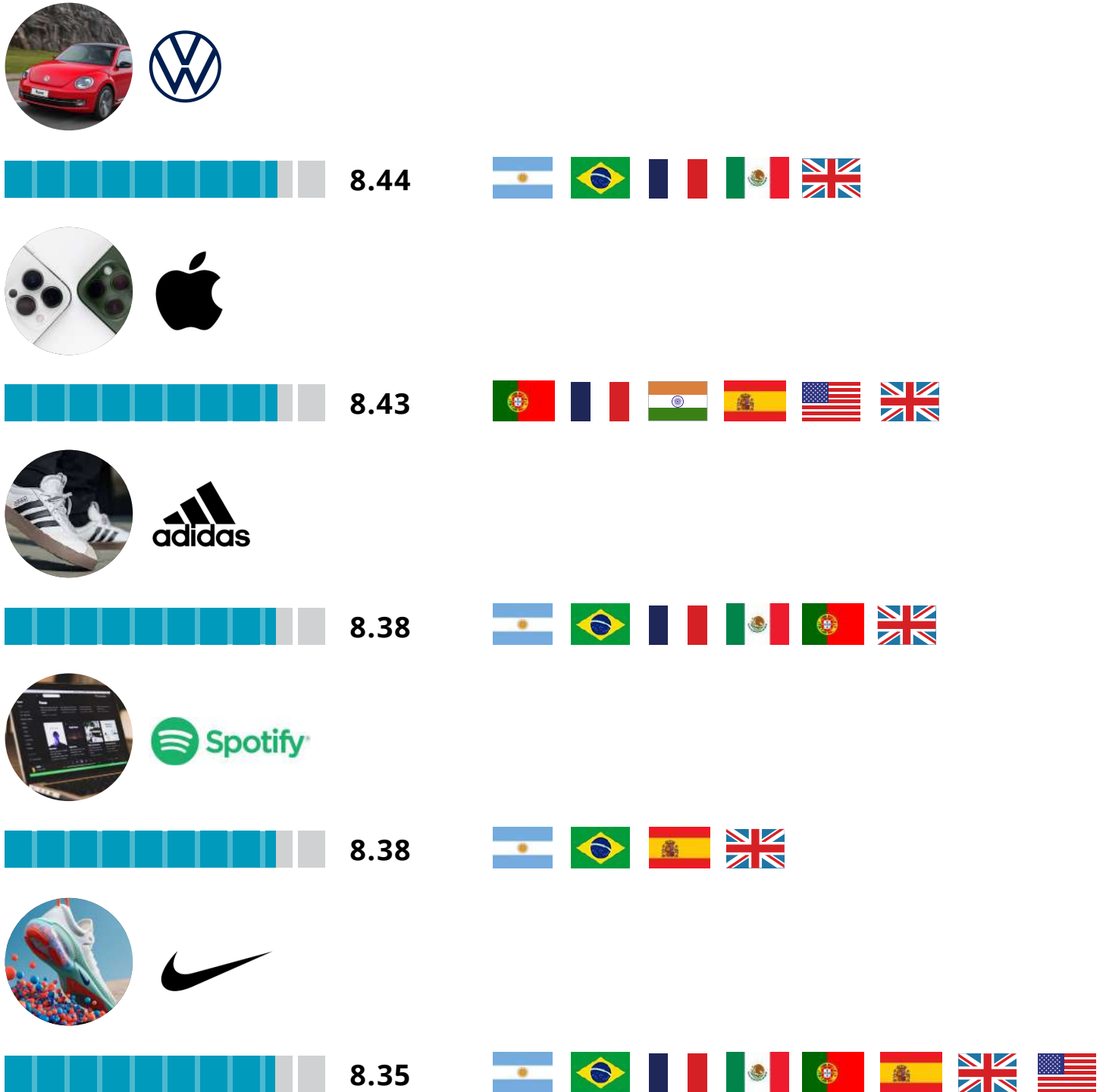
FEDEX  
HAPPY RETURNS

\*Pure-player brands

# BEST-IN-CLASS BRANDS ACROSS COUNTRIES

Average satisfaction of brands tested in at least 4 countries:

People love **Volkswagen**. Known for lasting vehicles that are fun to drive, this consumer-centric company sold 9.24 million cars in 2023, second only behind Toyota. But VW is #1 in satisfaction because they invest in innovation and listen to their customers. One such example is Volkswagen Argentina, where they just launched a 100% online sales process using WhatsApp and Salesforce to provide a seamless and dynamic customer experience.





# OUR 2024 METHODOLOGY

First, we invited consumers to rate each of 23 items on a scale of 0 to 10, quantifying its impact on their perceptions of experiences. These items range from the **functional** side of the experience (*it's easy to find what I'm looking for / I'm not wasting time; it's efficient*) to the **emotional** (*the in-store/online experience is enjoyable and engaging / this brand often goes beyond my expectations*) and from the **personal** (*this brand is centered on my needs as a customer / this brand acknowledges and rewards my loyalty well*) to the **collective** (*this brand makes me feel part of a community / this brand embraces diversity*).

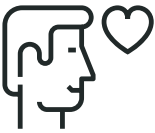
## 23 ITEMS

(0 to 10 rating) DEFINING THE PERCEPTION OF THE EXPERIENCE BY CUSTOMERS



### FUNCTIONAL

It's easy to find what I'm looking for  
I'm not wasting time; it's efficient  
The brand always answers my requests promptly  
The brand can quickly adapt its shopping experience to external factors



### EMOTIONAL

The in-store/online experience is enjoyable and engaging  
I'm always pleasantly surprised by what this brand has to offer  
The experience with this brand is enjoyable and engaging  
This brand often goes beyond my expectations  
The brand uses technology to deliver an innovative experience



### PERSONAL

The brand is centered on my needs as a customer  
The brand gives me helpful recommendations (as experts would)  
The brand offers me the same experience whether I buy online or in-store  
The communications I receive from the brand are personalised to my needs  
The brand respects my privacy and my personal data  
The brand acknowledges and rewards my loyalty well  
The brand takes my advice and feedback into account  
This brand provides great value when I provide my data



### COLLECTIVE

The brand demonstrates it cares about its impact on the planet  
The online and in-store experience is user-friendly for people with disabilities  
The brand values its employees throughout the shopping experience  
The brand makes me feel part of a community  
The brand embraces diversity  
The online experience is user-friendly for people with disabilities



## 1 SCORECARD

EVALUATING TOUCHPOINTS THROUGHOUT THE ENTIRE CONSUMER JOURNEY

As a second step, we asked consumers to rate two brands across each touchpoint (from the online or in-store experience to its social media and CRM program) and evaluate the brand's customer journey. This allowed us to assess individual brands on their overall performance, as well as their strengths and weaknesses along the journey. To qualify, each respondent had to have made at least one purchase from the brand in the previous 6 months.

## OUR STATISTICAL APPROACH

HIERARCHICAL LINEAR REGRESSION

$$Y_i = \beta_0 + \beta_{0,m} + (\beta_1 + \beta_{1,k})X_{i,1} + \dots + (\beta_n + \beta_{n,k})X_{n,1} + \epsilon_i$$

Once we captured the respondent data, we applied a data model of hierarchical linear regression to determine which are the most discriminating criteria of the experience, and we ranked each brand according to its score, creating the **X INDEX**.

The model defines the most discriminating criteria (among 23 items) in determining what makes a compelling customer experience. We incorporated specific statements to build models for two typologies: **bricks & clicks (B&C)** brands—retailers that maintain brick-and-mortar stores in addition to selling online—and **internet-only retailers (pure players)**. For the modeling phase, we used a “mixed effects model” to add another level of detail and distinguish the effects of sectors and brands on CX satisfaction.

We then applied a data model of hierarchical linear regression to determine the top 10 most discriminating criteria of the experience, and we established a ranking of the brands according to their score: **the X INDEX**.

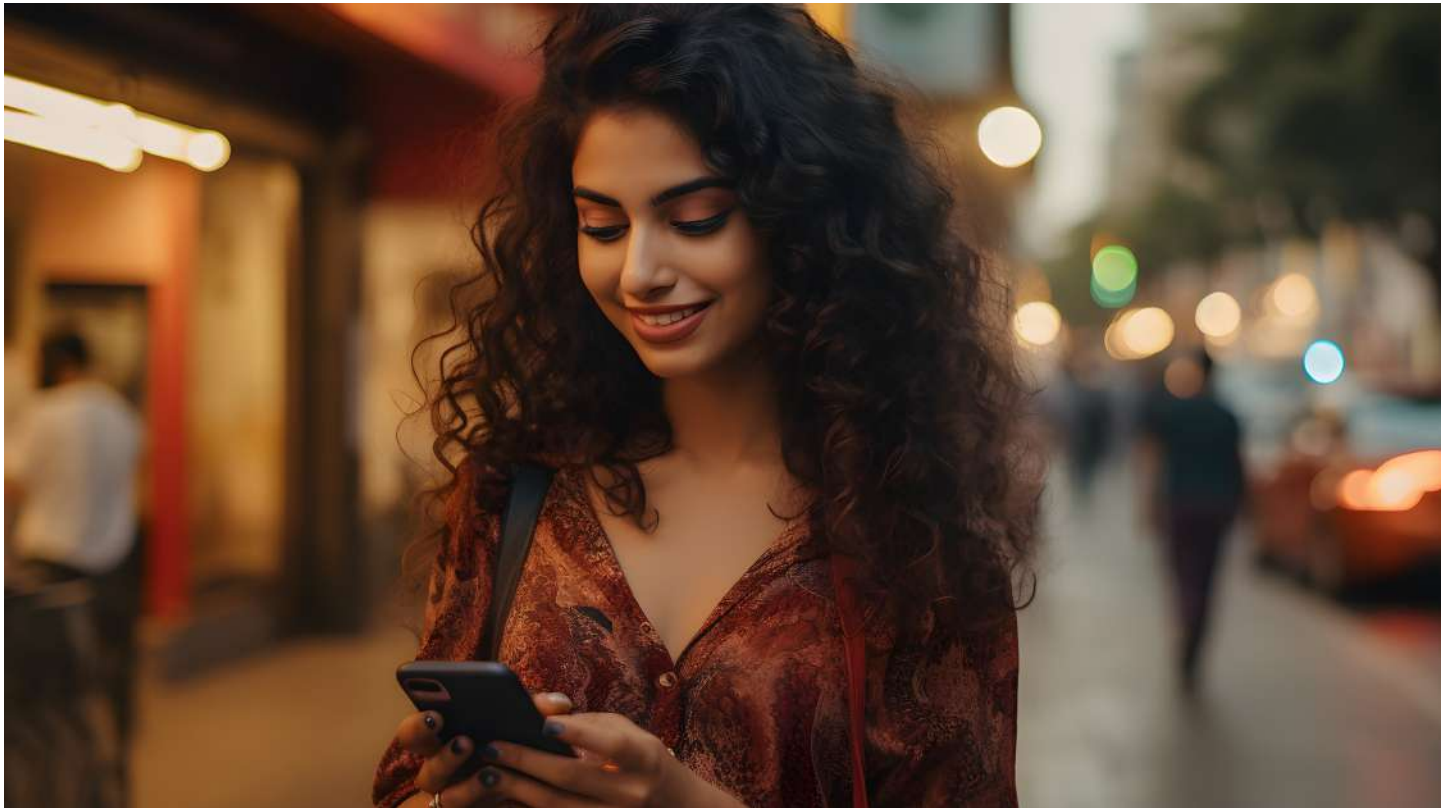
### METHODOLOGY

- We ran a descriptive analysis to check autocorrelations among the various criteria.
- We ran a lasso regression to eliminate less important features.
- We finalised the features selection using the results of the lasso regression and the levels of variability per variable (depending on sector) extracted from a first hierarchical linear model by default.

Welcome to the  
**'ERA OF ME'**

# THE CUSTOMER EXPECTATIONS ROLLERCOASTER IS REACHING NEW HEIGHTS!

The last X Index showed a positive climb in average scores across the market, suggesting brands are making headway in meeting customer needs. But this year, the ride takes a surprising turn! **Customer expectations haven't just risen, they've undergone a major shift, with a focus on the individual.**



## THE RISE OF 'ME'

For years, addressing emotional and functional considerations were at the forefront of what mattered towards differentiating CX for Indian customers. But, for the first time, we see what may be the beginning of a paradigm shift for Indian customers. Decision-making is increasingly influenced by personal factors rather than pure functionality, with emotions still playing a strong role.

We hypothesise that this is an ongoing evolution of the Indian customer's needs. **Where functional excellence is a given & everyone is expected to be on par. They continue to focus on the relationships that brands develop with them, but with a greater focus on the attention to detail that brands use to deliver value to them.**

Among the nine countries surveyed, India stands out for its heightened focus on creating personal experiences. While brand relationships remain important, a power shift is underway. Functional benefits have been nudged down a notch, replaced by a burning desire for recognition and personalised rewards. Indian consumers are demanding to be seen as individuals, not just wallets on legs.

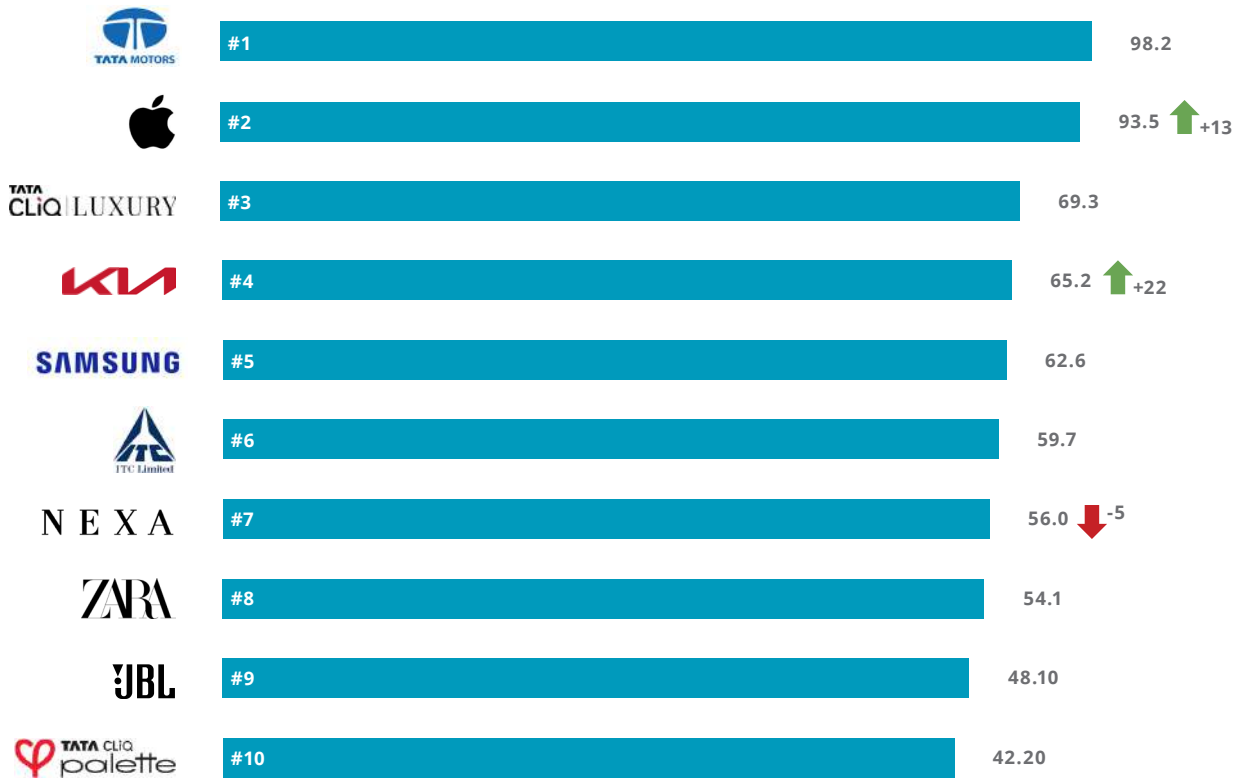
They want to partner with brands that value them and meaningfully show them **"what's in it for me?"**



# AND THE WINNERS ARE...



**IN INDIA**, Tata Motors holds the top position. With Tata Group's pure player offerings, Cliq Luxury and Cliq Palette, also rank in the top ten. Apple and Kia have moved up the ranks, while Samsung has secured a spot in the top five.



# WINNERS AND STRUGGLERS ACROSS INDIA AND CATEGORIES

No matter the country, some categories score high due to a strong halo effect.

OVERALL SATISFACTION ACROSS CATEGORIES:  8.61



## BEST PERFORMING CATEGORIES



Others categories face the consistent challenge of receiving lower ratings.



## LEAST PERFORMING CATEGORIES





## HOWEVER, IT IS POSSIBLE TO STAND OUT IN A CHALLENGING SECTOR

*“I’M NOT WASTING TIME, IT’S EFFICIENT”*



*“THIS BRAND IS CENTERED ON MY NEEDS AS A CUSTOMER”*



Acko features an intuitive and user-friendly interface, making navigation effortless. Customers can easily track ongoing repairs with a real-time tracker displayed on their screen, showing the current status of their repair request. They also offer Roadside Assistance (RSA) coverage, which helps with car breakdowns by providing emergency services 24/7.

The brand provides seamless access to essential information at every point in the insurance journey, consistently updating customers to meet their needs efficiently and alleviate their anxiety, especially when the car breaks down. All this demonstrates Acko’s efforts towards a customer-centric approach.



## BY FOCUSING ON AN IMPORTANT DIMENSION, BRANDS CAN STAND OUT

Finance can be daunting for many. By building a community of like-minded investors and experts, brands not only create a sense of belonging but also strengthen customers’ trust in the brand.

*“THE BRAND MAKES ME FEEL LIKE A PART OF THE COMMUNITY”*



**“THE COMMUNICATION I RECEIVE FROM THE BRAND ARE PERSONALISED TO MY NEEDS”**



Zerodha’s commitment to democratising investing transcends low fees. Their comprehensive app ecosystem fosters a culture of financial literacy and community engagement, reflecting a deeper strategic vision. This commitment manifests in the ‘Zerodha Universe’ – a suite of 11 distinct products and platforms, each meticulously designed to cater to a specific need of an investor.

From the free educational platform, Zerodha Varsity, which empowers new investors with the knowledge and confidence to navigate the complex financial landscape, to Zerodha smallcase, which offers curated portfolios guided by experts, every product reinforces a sense of security, community, and growth. Furthermore, Zerodha’s social media presence and regular educational events further amplify this sense of community. This two-way communication strengthens brand loyalty and positions them as a trusted guide, not just a broker.

E-Retail



**HYPER PERSONALISATION CONTINUES TO DOMINATE CX**

Brands that leverage technology to personalise the brand experience beyond the products make a lasting mark. Such brands craft a journey – from discovery to purchase and beyond – that feels uniquely tailored to each customer. This creates a lasting impression and fosters brand loyalty.

**“THE BRAND USES TECHNOLOGY TO DELIVER AN INNOVATIVE EXPERIENCE”**



Tata CliQ Luxury has successfully carved out a niche in online luxury retail by leveraging technology to enhance customer experience. The brand goes beyond simply offering a curated selection of high-end products. By leveraging AI and machine learning, they personalise product recommendations and promotions to match individual preferences. This focus on personalisation differentiates them from competitors that offer a more generic luxury shopping experience. This strategic blend of personalisation and technology positions Tata CliQ Luxury as a leader in innovation within the online luxury retail market.



# LEARNINGS FROM OUR RESEARCH

## A NEW EQUATION IS DRIVING VALUE FOR CX

### EFFICIENCY + PLEASURE + GOING BEYOND

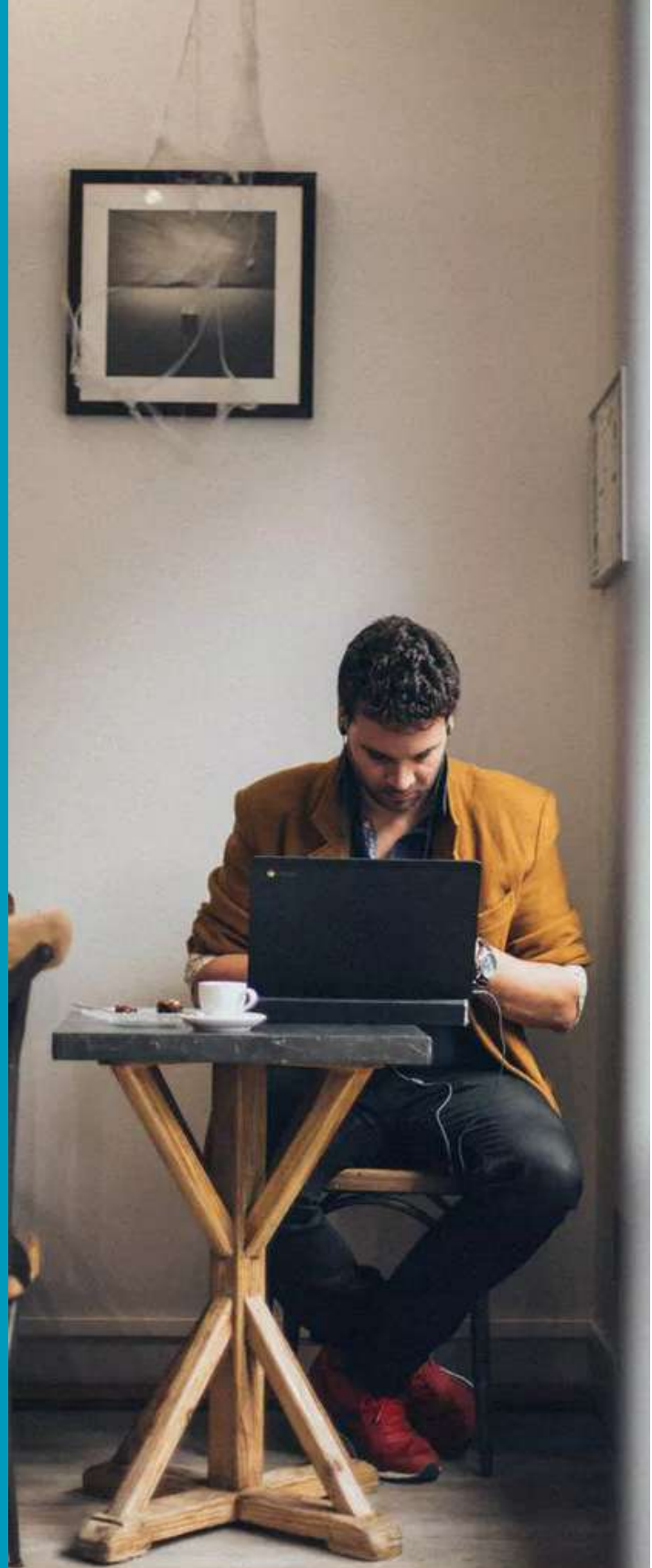
After surveying 55,000 people across 9 different countries and having them rate 23 factors regarding their own customer experience, our research revealed something interesting. For the first time, one factor was equally ranked—and was the most represented—among all markets and models, including bricks and clicks (B&C) and pure players (PP). That factor is, “This brand often goes beyond my expectations.” Regardless of race, gender, age and

culture, consumers expect brands to go the extra mile. Especially today, consumers need brands that are willing to do more than asked, give more than expected, and go further to impress them at every touchpoint. Great Expectations isn't just a classic novel, it's a novel idea that will reward brands who step up.



# #1

**Efficiency is  
not a  
preference,  
it's an  
expectation!**



# #1 “Efficiency is my right and I demand it” - Every Indian Customer

Indian consumers are clear, smooth and efficient interactions are the price of admission. Yes, the real thrill lies in brands that go beyond the expected, weaving delight and surprise into the journey. But efficiency forms the essential foundation of any brand interaction.

## “I’M NOT WASTING TIME, IT’S EFFICIENT”

Pure Players



zepto

Some compare **Zepto** to a unicorn. Or a rocket. This quick-commerce app lets customers order groceries and have them delivered to their door in under ten minutes. With over 10 million downloads on the Google Play Store, Zepto ‘bags’ the top spot in India for a fast, convenient, and efficient CX journey. It also earns top market share with \$1.2 billion in sales in 29 months.



## “IT’S EASY TO FIND WHAT I’M LOOKING FOR”

Bricks & Clicks



TATA MOTORS

Tata Motors demonstrates a strong commitment to functionality with its comprehensive digital experience. Their dedication to enhancing the customer journey is evident from their 2024 Investor Day presentation, which highlights efforts to further improve the experience across touchpoints.

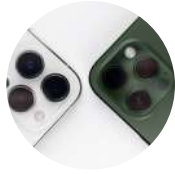
The brand is focused on reimagining the front-end experience by launching a digital CX platform that offers end-to-end touchpoints across the customer journey. This initiative ensures customers can seamlessly access the information they need, creating a cohesive experience both online and offline.

Their commitment extends beyond this. Their comprehensive website with features like configurators, detailed product pages, and filterable search, highlights a focus on making online car research easier for customers. Tata Motors’ service connect app streamlines after-sales service management for car owners, providing features like service booking, history tracking, and communication channels.



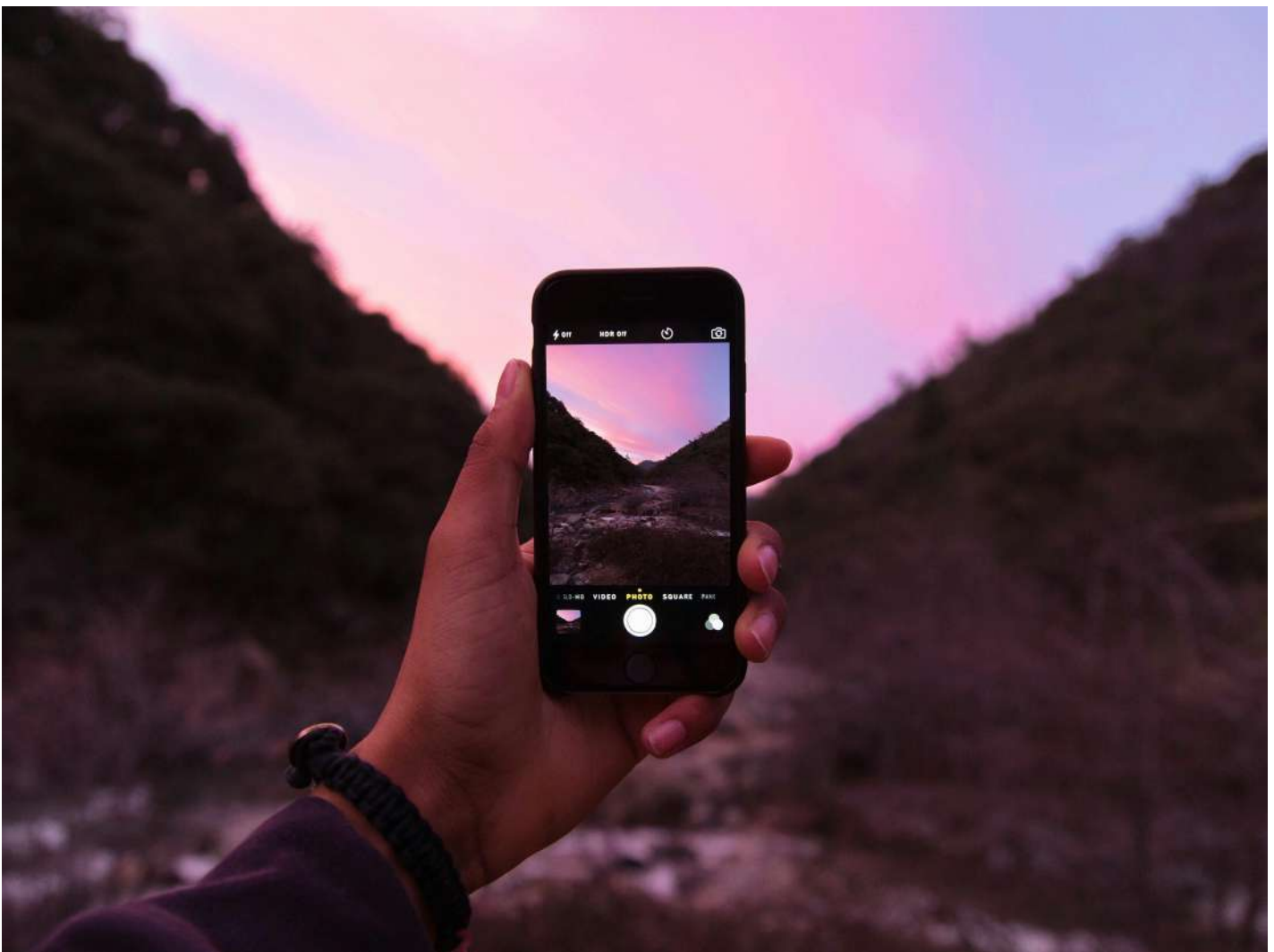
**“THE BRAND CAN QUICKLY ADAPT ITS SHOPPING EXPERIENCE TO EXTERNAL FACTORS”**

**Bricks & Clicks**



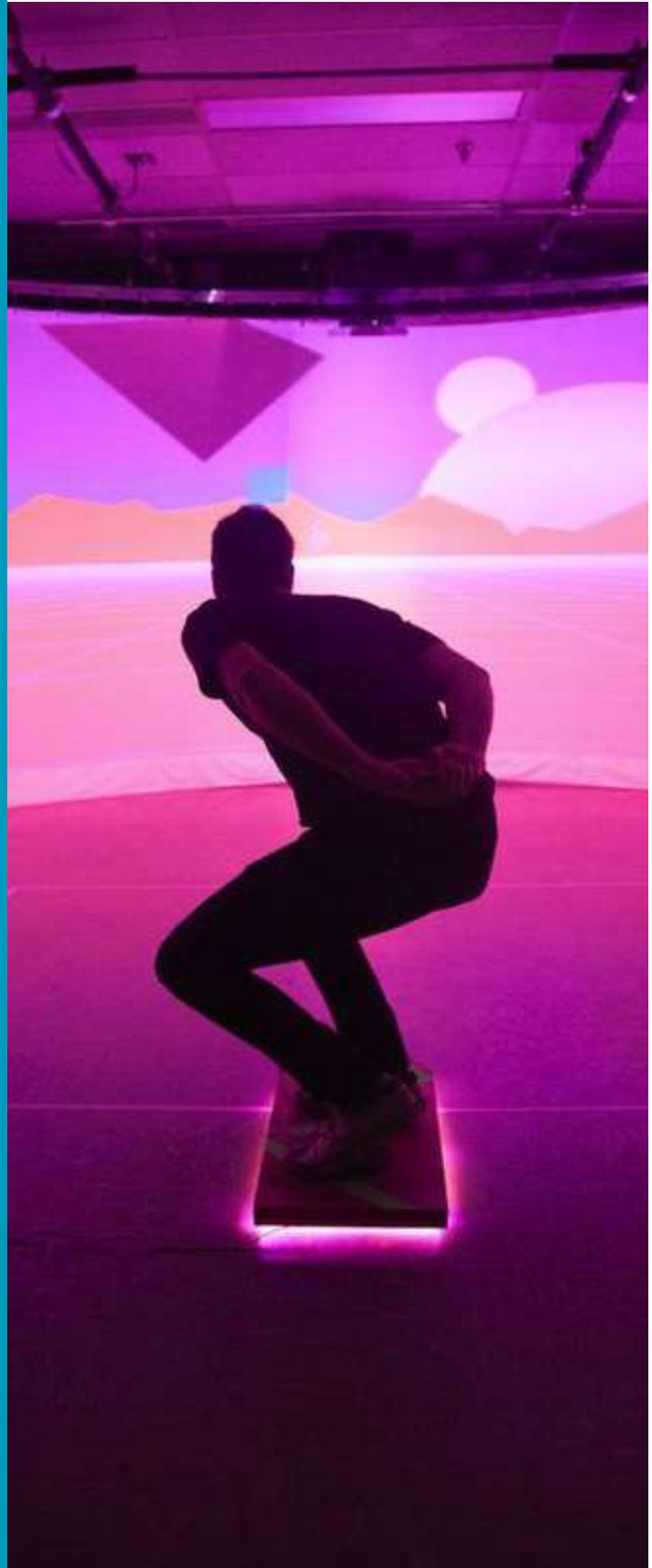
In 2023, a global chip shortage significantly impacted the production and delivery time for electronic devices worldwide. Apple's response to this challenge illustrates how adapting to external factors can strengthen customer experience. They effectively managed customer expectations by prominently displaying delivery estimates, demonstrating proactive communication and transparency.

This approach builds trust and empowers customers to make informed decisions, pre-empting potential complaints later on. Additionally, in response to better managing customer inquiries regarding delayed deliveries, Apple also increased online training hours for retail staff. Apple's response provides a strategic lesson in managing external disruptions by leveraging internal resources to address customer needs.



# #2

**Make every  
interaction  
enjoyable!**





## #2 Add a dose of pleasure

India, a land steeped in tradition and relationships, thrives on emotional connections. Here, surprising customers with delightful experiences goes a long way. Technology, when used strategically, can be a powerful tool to deliver such experiences. This can range from personalised recommendations and targeted reward programs to interactive features that resonate with consumers. This emotional resonance translates to instant gratification and fosters long-term loyalty in this high-context market.

***“THE IN-STORE/ONLINE EXPERIENCE WITH THIS BRAND IS ENJOYABLE AND ENGAGING”***



**Bricks  
& Clicks**



In a move to enhance the customer experience, Zara's app now allows booking fitting rooms, eliminating long wait times, and streamlining the in-store shopping journey. This innovative feature, available in India and globally, addresses a common shopper pain point, making shopping trips more efficient and enjoyable. With the app's store mode, you can locate your desired item on the app and get guided directly to its location within the store, which makes the in-store/online experience of the app stand out compared to other brands.



**"I'M ALWAYS PLEASENTLY SURPRISED BY WHAT THIS BRAND HAS TO OFFER"**



Kia unveiled its next-gen Kia Connect in 2023, boasting over 66 connected-car features. This upgraded system offers navigation, remote control, convenience, safety & security functions, and vehicle management – all accessible through a user-friendly interface. With a complimentary 3-year subscription which is only offered by Kia.

**"THIS BRAND PROVIDES GREAT VALUE WHEN I PROVIDE MY DATA"**



ITC Hotels take guest personalisation seriously, leveraging data from their reservation system and Club ITC loyalty program (over 1 million members strong) to gather preferences on everything from dietary restrictions to past stay experiences. The tailored experience begins even before the guest's arrival, ensuring that every aspect of their stay aligns with their desires. The ITC Hotels App seamlessly integrates with this personalised approach. The app allows guests to book stays at any of the 90+ locations under various ITC brands with ease. Features such as exclusive member rates and the ability to skip pre-payment hassles enhance the booking experience. Additionally, Club ITC members can manage their loyalty program on the go, tracking points, transactions, and tier status while accessing exclusive in-app offers.



**#3**

**Go above &  
beyond!**







### #3 Because the best of brands go the extra mile!

In India, there's a love for everything large and elaborate, with a tendency to go above and beyond for any occasion. This extends to their expectations from brands. Brands that go the extra mile and adapt to the "culture of excess" by offering premium experiences and exceeding expectations are likely to thrive in the Indian market.

***"THE BRAND MAKES ME FEEL PART OF A COMMUNITY"***



Taj Hotels' "She Remains the Taj" initiative is a comprehensive program that fosters a supportive community for women. Whether you're a guest, employee, business partner, or simply someone who admires Taj's commitment, this initiative has something for you. From increasing female representation in their workforce and supporting women-led businesses, to empowering women through skill development and implementing policies that back them in all their endeavours. "She Remains the Taj" demonstrates a profound appreciation for women's contributions and strives to create a supportive community for all.

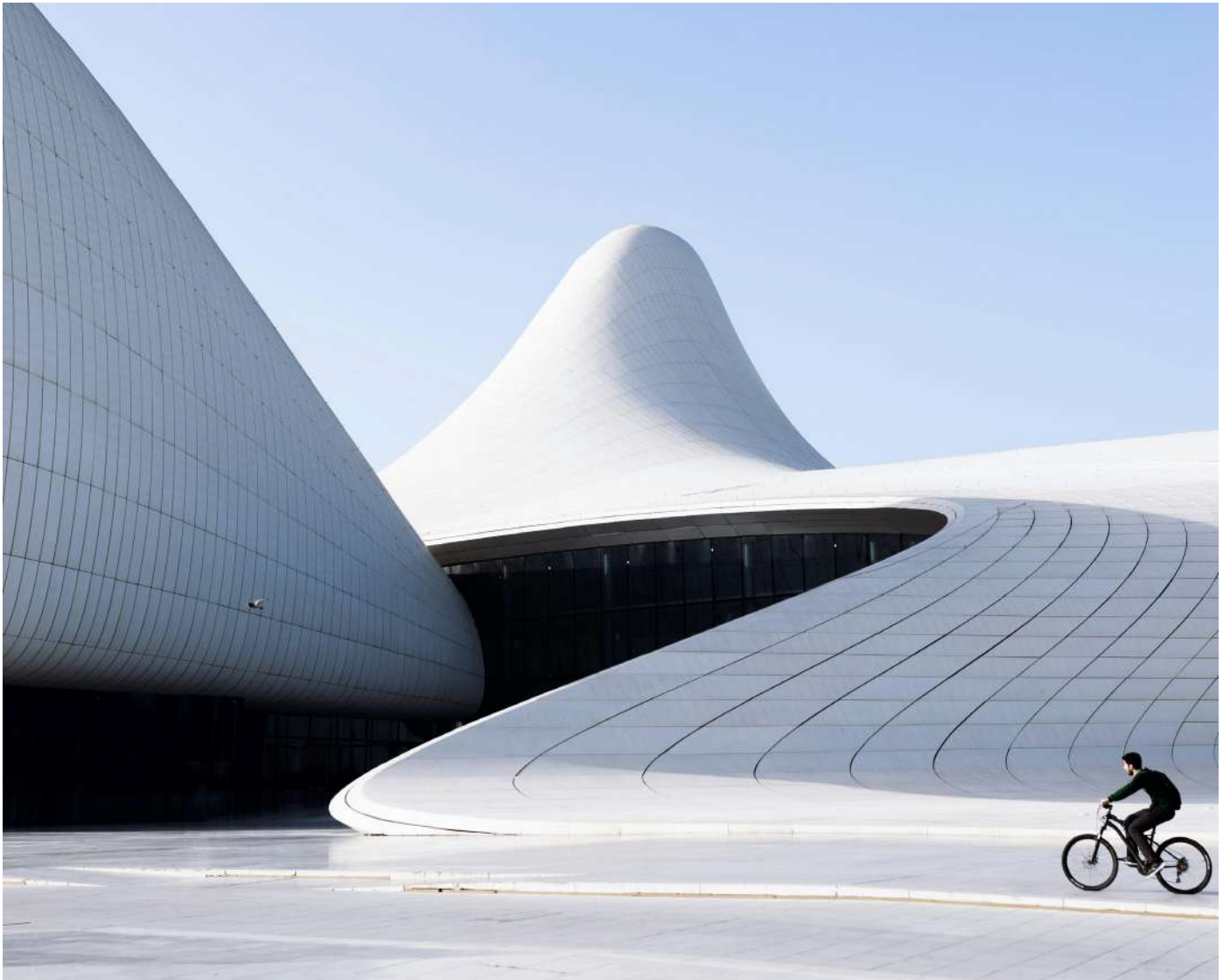


***"I'M ALWAYS PLEASANTLY SURPRISED BY WHAT THIS BRAND HAS TO OFFER"***



Apple is setting a high bar for sustainability in the tech industry. Achieving carbon neutrality for their corporate operations in 2020, they now aim for full carbon neutrality across their entire value chain by 2030. By using eco-friendly materials, reducing manufacturing waste, offering energy-saving tools, and running global recycling programs, Apple demonstrates a deep commitment to the planet. This positions them as a leader in environmental responsibility, standing out from other tech companies. Additionally, their "Mother Nature" ad has further strengthened public trust in Apple's sustainability efforts.





***“THE BRAND OFTEN GOES BEYOND MY EXPECTATIONS”***

**Bricks  
& Clicks**



**SAMSUNG**

Samsung has established a groundbreaking customer touchpoint through the Samsung Opera House. This experiential store, now in its fifth year of existence, transcends the traditional retail model. Visitors can engage with VR technology, participate in cultural events, and discover how Samsung products seamlessly integrate into their daily routines. Samsung will now implement 13 more stores pan-India as it witnessed its average sale of premium products at the Opera House scaling to 75-80% from 60 per cent sales in the last year.





# WHAT DOES IT TAKE TO STAND OUT IN INDIA?

## #1 Make Data More Rewarding

Indians are comfortable with sharing their data so long as it is used to create meaningful personalised experiences and genuine value beyond just functionality.

## ZARA IS ONE SUCH BRAND THAT DOES IT RIGHT

Zara's ability to transform data into rewarding customer experiences in India hinges on its sophisticated data management and analytics capabilities. By meticulously tracking customer behaviour, preferences, and purchase history, Zara gains invaluable insights into the Indian market. This data fuels a hyper-personalized shopping experience, from curated product recommendations and tailored marketing campaigns to optimized store layouts and inventory management.

Additionally, the brand's focus on social listening helps them understand customer sentiment and address concerns promptly. The brand's loyalty program effectively rewards customers for their data, offering personalized recommendations and exclusive offers. This holistic approach to data utilization not only drives sales but also cultivates a strong sense of connection with Indian customers, enhancing overall satisfaction and loyalty.





## #2 Become Their **Confidant**

Consumers value brands that act as trusted confidants, guiding them through the ever-expanding shopping landscape. This means expediting and streamlining the decision-making process, while also respecting their data and ensuring complete privacy. Today's customers don't just want products; they seek informed guidance and personalised recommendations. But it doesn't stop there. They appreciate brands that go the extra mile by identifying and addressing their unmet needs. These needs may be hidden desires, frustrations with current offerings, or simply a lack of awareness about better solutions.

### Tata CLiQ Palette **GETS IT**

Customer centricity is at the heart of everything Tata CLiQ Palette does, embodying the role of a trusted confidant for its customers, much like the larger TATA Group. By recently launching a physical store with immersive features, Tata CLiQ Palette has seamlessly integrated AI-powered Beauty IDs to recommend products based on individual skin and hair types. Additionally, their use of AR makeup trials and skin analysis tools enriches the decision-making process, providing personalized, data-driven guidance. This holistic approach not only enhances the shopping experience but also uncovers and addresses customers' unmet needs, ensuring they find the perfect beauty solutions that they may not have even realized they were searching for.





### #3 Consistency FTW

While this year it has been established that differentiation comes through emotional and personal connection, functional parity is an expectation. Functionality is a hygiene expectation today, something that is expected to be top-notch and upon which everything else is built.

## KIA SETS AN EXAMPLE

Kia India, a relatively new player in the well-established automotive industry, has swiftly developed a robust ecosystem for its customers. Their consistent efforts to innovate and evolve have propelled them to the forefront of the market. In 2023, Kia launched the Kia Krystal platform, a digital after-sales initiative designed to elevate customer satisfaction. This service enhances transparency by offering video consultations and live streaming of car servicing sessions. Customers can monitor the progress of their vehicle's service, understand associated costs, and get real-time answers to any questions, all through the convenience of the 'My Kia' app on their smartphones.

The 'MyKia Rewards' program, which provides customers with valuable deals and discounts across a wide range of categories, including electronics, food, fashion, travel, sports, and cosmetics.



# GOING BEYOND:

+

EMOTIONAL CONNECTION

+

PERSONALISED TOUCH

=

A SENSE OF SURPRISE

## THE KEY TO KEEP THEM COMING BACK

Emotional connections with brands remain paramount for consumers. Today, consumers value brands that go beyond the expected functionality and tap into creating emotional connections.

Elevating the customer experience by making shopping more entertaining and engaging has proven effective, as demonstrated by ITC, Tata Motors and Zara, all of which excel in providing enjoyable experiences both in-store and online. With so many choices available, Indian consumers are evolving. They're drawn to brands that go the extra mile, creating memorable moments and interactions.

To truly differentiate and lead in the customer experience (CX) domain, companies must go beyond expectations. The top brand trait that was selected number one, across all countries, languages, and models by consumers - **"This brand often goes beyond my expectations."**

Ultimately, customers seek recognition, respect, and rewards as individuals, not just as shoppers. They want brands to understand their uniqueness and get aligned with their values, so that brands cater to them accordingly. The brands that achieve this are the ones poised to win, setting new standards in CX.

For more information or to deep-dive into a specific brand, category, or market, please contact:

**Prashant Tekwani**

Managing Director, Havas CX India & Ekino India  
[prashant.tekwani@havas.com](mailto:prashant.tekwani@havas.com)

# X INDEX