



BearingPoint®

# Digital Leaders in Italy 2021

This study assesses 54 leading Italian companies' digital maturity across four dimensions: digital marketing, digital product experience, e-commerce and e-CRM.

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Digital transformation is forcing companies to change their business models and evolve to the new market reality. Customers are driving this change. Companies need to evolve and adapt to deliver an unmatched customer experience.

# Editorial



**Rabih Hamdan**  
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The BearingPoint 2021 Digital Leaders Study offers a highly valuable snapshot of the level of digital maturity of leading Italian companies as well as progress made across industries.

In the digital era, companies are forced to change their business models and adapt to new market reality. But the main point is that this change is not driven by the companies. Instead, this change is being driven by the customer. Companies that do not provide a seamless and engaging experience fall behind to those competitors who do.

This is the first time that this long-standing report, introduced in Finland eight years ago, has included Italy. With six industries and 54 companies, the study provides the opportunity to identify digital leaders; companies that have put the customer and their experience at the centre of their strategy. The study focuses on what companies present to the public. It has analyzed the industries under four categories: digital marketing, digital product experience, e-commerce and e-CRM. The 252 criteria included in the analysis were purposefully meant to give an outside-in perspective with no interviews nor direct contact with the sampled companies.

Today, customers expect relevant experiences in relation to what they are doing anytime, anywhere and in the format and on the device of their choosing. Digitalization and customer centricity may continue to be popular buzzwords in the coming years, but the benefits they bring to companies are real and tangible.

Italian companies are aware of that and they often include digitalization and customer centricity in their strategic agendas. Despite this, according to the results of this study, several opportunities remain untapped within most digital areas. In order to keep up with this new kind of “always-connected” customers, companies need to establish frequent and high-quality interactions with them and deliver an unmatched customer experience.

Industries are not uniformly exposed to digitalization trends because of the nature of their products as well as competition dynamics. Nevertheless, it is interesting to see that telco emerges as the leading industry in the study, traditionally being the frontrunner industry in adopting new technologies. On the other hand, it is no surprise that consumer products is the industry with more unexpressed potential, being focused on B2B interactions and only in recent years also on B2C.

To become industry leaders and respond to a rapidly changing competitive landscape, companies should have a balanced, holistic approach to digitalization. We hope BearingPoint’s Digital Leaders Study will help companies understand the potential for further digitalization and embrace a culture of continuous improvement no matter what ranking they received.

# Research Summary

The 2021 Digital Leaders Study assesses the digital competitiveness and success of prominent Italian companies in their interactions with clients.

The aim of the Digital Leaders Study 2021 is to gain an understanding of Italian companies' digital maturity across different industries, as well as to review the opportunities and challenges that arise from digitalization.

This study covers 54 prominent Italian companies in 6 industries: banking, consumer products, energy, food retail, insurance and telco. Each company has been evaluated on four dimensions to give a comprehensive overview of the interaction with the customer: digital marketing, digital product experience, e-commerce and e-CRM. The study uses a scale ranging from failed (0) to outstanding (5) for several criteria in each dimension.

## **No industry showed outstanding performances compared to the others.**

Even if the study shows an overall good digital maturity in some industries, a sign that more companies have seized the opportunities created by digitalization to a varying degree, Italian companies' digitalization still shows plenty of room for improvement. Telco (3.29) stood out as the most digital mature industry in almost every dimension, except for e-commerce, where the leading industry is food retail. Overall food retail (2.81) positioned second, followed by banking (2.75), insurance (2.70) and energy (2.65). Consumer products (2.09) is the worst

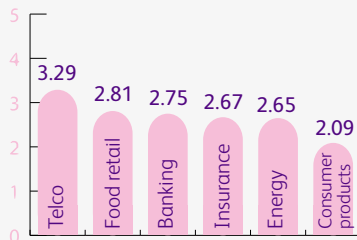
performing industry, falling behind the other industry in three out of four dimensions.

## **Italian companies need to invest further to improve their digital maturity.**

In our study, all the top 10 companies scored good (3), with no one having very good or outstanding grades. On the other hand, no company failed in the analysis, and just a few got a poor grade. Again, lower ranked companies are from the consumer products industry, traditionally a B2B centered industry. Putting the customer first should not be just a slogan, but it should be a way of thinking and acting for every company. Fortunately, this concept is already at the center of many strategies. The study's podium is occupied by TIM (3.59), Vodafone (3.50) and Esselunga (3.35). Interesting to notice that Lavazza (3.26), a consumer product company, is part of the top five. This means that even consumer product companies, if they understand the changing customer expectation and they are willing to invest in it, could be forerunners in the offering compelling digital customer experience. Digitally-empowered consumers are redefining the customer experience. Italian companies need to seek new technology, be innovative and dare to change in order to grasp the huge opportunities that digitalization creates.



## Performance by Industry



## Performance by Dimension



5= Outstanding, 4= Very good, 3= Good, 2= Sufficient, 1= Poor, 0= Failed

## Companies that do transform digitally are creating highly engaged customers.

From a dimension point of view, e-commerce (2.19) and e-CRM (2.06) showed sufficient performances, meaning that customer support and online purchase experience are underdeveloped if compared with digital product experience (3.26). A reason is that companies are tied to traditional channels to interact with their customers, such as call centers for support and physical stores for sales. Nevertheless, in the digital era, companies need to experiment with emerging technologies to facilitate and improve their interaction with customers. Digital marketing (2.60) performed sufficiently well, but with higher grade if compared to e-commerce and e-CRM. Companies have understood the importance of social presence, search engine marketing and affiliate marketing, but even so they need to invest more to get the best out of them. Companies that are delaying the implementation of a true digital transformation will struggle to survive.

The results show that the digital maturity of companies and industries in Italy varies widely across the four dimensions and significant improvements can be achieved across all of them. All of the companies that we observed could benefit from further digitalization, whether to retain an existing customer, catch up with competitors, get ahead of the field, defend against challengers or differentiate themselves in other ways...

**Digitally-empowered consumers are redefining the customer experience. Italian companies need to seek new technology, be innovative and dare to change in order to grasp the huge opportunities that digitalization creates.**

# Key Findings

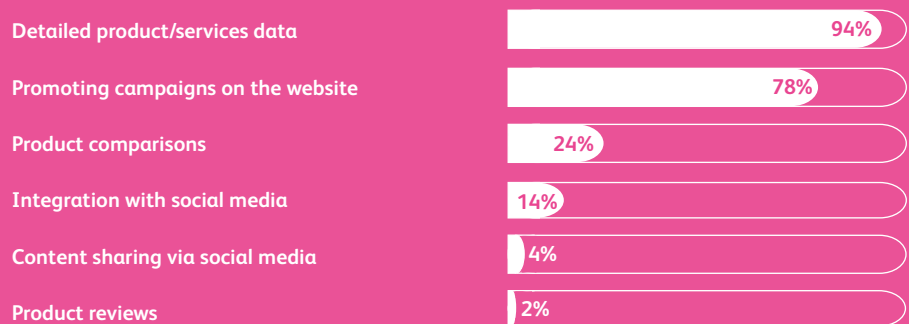
Percentages indicate the share of the evaluated companies that are utilizing the listed categories as part of their digital customer interface.

## Digital marketing



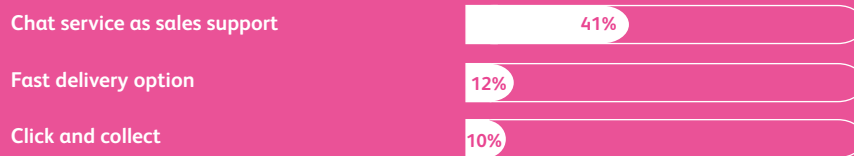
Companies have understood the importance of digital marketing to make as easy as possible for customers to find products and services

## Digital product experience



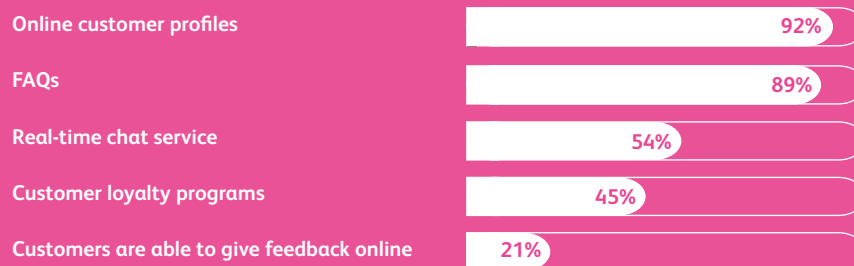
Companies understand the importance of a positive digital experience. Somehow, they are missing the importance of social integration.

## E-commerce



Purchase online experience is suffering from the lack of some features.

## E-CRM



Companies still rely on traditional way to interact with their customers.





# Dimensions of digitalization

This study assesses companies' digital maturity across four dimensions: digital marketing, digital product experience, e-commerce and e-CRM. The results show that the digital maturity of companies in Italy varies widely across these four dimensions and significant improvements can be made across the board.

# Digital marketing

In the digital era, it is important to make it as easy as possible for customers to find the products and services they are looking for. From this year's study it is clear there is room for improvement to get customers' attention on digital touchpoints.

According to our study, the digital marketing dimension achieved an overall sufficient grade (2.60). Just one industry achieved a good grade – telco (3.85). The other four industries placed way below in the sufficient grade range.

All the four companies analyzed from the telco industry are presented in the top ten ranking, with two of them with very good grade, TIM (4.33) and Vodafone (4.03). The only industry not represented in the top ten ranking is insurance.

Companies in Italy showed potential for improvement in digital marketing with a large variance in this dimension. Overall, the study has revealed that investments in display advertising are low, meaning that only a small amount of companies use this to advertise on main Italian websites. Currently, less than 50% (0.45) of companies use retargeting as a marketing strategy to leverage digitalization, this means the use of internet cookies to show relevant ads to users even after leaving your sites to browse other webpages, thus boosting chances of conversion.

In the same way, slightly more than 50% (0.55) of companies use trackers to understand the browsing behaviors of customers.

Search engine marketing plays an important role in increasing the visibility of a brand and acquiring new clients, but little more than half of the companies use effective SEO strategy or leverage their visibility through pay-per-click (PPC) listings in search engines.

The social presence of companies is weak. None of the social networks evaluated achieved a good grade – Instagram (2.68), YouTube (2.76) Facebook (2.34) and Twitter (2.25). Companies show a weak social presence in terms of the number of followers and use of the social channel. Despite these low performances in social network, industries show a willingness to improve. The overall integration of social networks into companies' websites achieved a good grade (3.17).

Overall, the top observed company in the digital marketing dimension is TIM with a grade of 4.33, followed by Vodafone (4.03) and Eni (3.81).

The industries with the highest digital marketing maturity grade are telco (3.85) and food retail (2.64), whereas the insurance (2.27) and banking (2.49) have the most room to improve.

**Digital marketing** evaluates a company's ability to reach potential customers and to lead them to the company websites with the help of display advertising, search engine marketing, own media, the use of social media and website integration. It includes categories such as display advertising, search engine marketing, affiliate marketing, own media, Facebook, Twitter, YouTube, Instagram and website integration.



## Top 10 companies

	2021
1. TIM	4.33
2. Vodafone	4.03
3. Eni	3.81
4. Lavazza	3.74
5. Fastweb	3.73
6. Enel	3.49
7. Barilla	3.48
8. Mediolanum	3.33
9. Wind Tre	3.32
10. Esselunga	3.29

## Industry performance

	2021
1. Telco	3.85
2. Food retail	2.64
3. Energy	2.62
4. Consumer products	2.57
5. Banking	2.49
6. Insurance	2.34
Average	2.60

# Digital product experience

How a company's website and app are designed and how they promote products and services should be a centerpiece of any customer service strategy. Overall, the performances of the companies analyzed are good, meaning they understand the importance of a positive digital experience.

The digital product experience dimension achieved an overall good grade (3.26). This grade is achieved by five out of the six industries analyzed, having the best performer in telco (3.72). The only industry with a sufficient grade is consumer products (2.52).

Eight out of the top ten companies are banks or insurance. It is interesting to note that for digital product experience Esselunga (3.83) is the highest-grade company for food retail industry.

Overall, the study has revealed that companies achieved a good grade in terms of completeness of their websites (3.18) and functionality & design (3.21).

Logically structured and easy to navigate websites and apps will enhance best user experience. Providing such an experience to customers does not seem to be a problem for many companies in Italy. A large majority have clear navigation with functionally logical menus where users can easily find what they are looking for. From an improvement perspective, almost half of companies were missing a search function. Of those that do have this on their websites, only 44% of cases return relevant results, however, it is generally easy to find what you are looking for without using the search function.

Integration of social media into company websites is another area that needs to be explored. Only 14% of companies integrate social networks within the site and only 8% reports the interactions collected from customers in the social channel directly into the website.

Despite the good grade in functionality and design, bounce rate is around 36% overall, meaning that more than one visitor in three leave the website within few seconds after arriving.

The app ecosystem of the sample achieved a good grade (3.40). Applications are available both for Android and Apple devices. They are also updated frequently. Similarly, company mobile applications often provide similar content and functionality as their websites.

The highest ranked company for digital product experience is Unipol (4.03). Moreover, 75% of the companies reached a good score. The most digitally mature industry in this dimension is telco (3.72) and the least is the consumer products industry (2.52).

**Digital product experience** evaluates the company desktop and mobile website functionality, design and content, especially from the aspects of product and brand experience. It includes categories such as functionality and design, content and company information, product and store information, mobile website and mobile applications.



## Top 10 companies

	2021
1. Unipol	4.03
2. Fastweb	3.92
3. Monte dei Paschi di Siena	3.92
4. AXA	3.88
5. Esselunga	3.83
6. BNL	3.82
7. Cattolica	3.79
8. Reale Mutua	3.76
9. Generali	3.75
10. Allianz	3.73

## Industry performance

	2021
1. Telco	3.72
2. Insurance	3.50
3. Banking	3.47
4. Food retail	3.18
5. Energy	3.06
6. Consumer goods	2.52
Average	3.26

# E-commerce

In a digital and globalised world, expectations of customers have risen considerably. The growth in the services economy and the advancements in technology have intensified competition for customers in a changing marketplace. Italian companies should evolve to maintain their competitiveness.

E-commerce achieved an overall sufficient grade (2.19). The same grade is achieved by five out of the six industries analyzed, with the best performer being in food retail (2.88).

E-commerce performance is widely supported by the product presentation (3.20). In this category, particularly worthy of note is the fact that for more than 82% of companies sampled the price of the product / service is clearly stated as well as the terms of purchase. On the opposite, among the low-performing criteria we can remark that only 12% of companies give the opportunity to choose between multiple delivery options. Finally, it is noteworthy that no company among the sample gives the opportunity to configure or to design the product / service.

Purchase process achieved a poor grade (1.59), this is mainly due to a purchase experience which is suffering from a poor integration of some features; in just 14% of cases it is possible to view the shopping cart without leaving the webpage, in just 16% there is a link to the shopping cart during the navigation and finally in only 12% of cases clients can save items for a later purchase. In 24% of cases guest check-out is permitted.

Lastly, sales support achieved a sufficient grade (2.38). In fact, while the sales support button is clearly visible, there is the click-to-call option and the assistance is open to visitors too. In 81% of cases instructions for cancelling / returning the product / service in the website are unavailable and in 88% of cases purchase details are not explained outside the purchase process. The availability of sales support is also highly important, and this support should ideally be live during the purchase / check out process. However, in 83% of cases there is no proactivity in the chat process opening, and the assistance chat responses arrive in more than one minute on average.

The top company in the e-commerce dimension is Coop (3.45), followed by Illy (3.32) and Esselunga (3.26). The most digitally mature industry here is food retail (2.88) with the banking and energy industries falling behind. Not surprisingly, consumer products (1.02) is the worst performing industry due to its traditional focus on B2B.



**E-commerce** evaluates the company's ability to sell via digital channels. It includes categories such as product presentation, purchasing process and sales support.



## Top 10 companies

	2021
1. Coop	3.45
2. Illy	3.32
3. Esselunga	3.26
4. Chebanca	3.16
5. Enel	3.07
6. Credit Agricole	3.01
7. Genertel	2.99
8. Banca Sella	2.97
9. TIM	2.95
10. CRAI	2.95

## Industry performance

	2021
1. Food retail	2.88
2. Banking	2.63
3. Energy	2.42
4. Telco	2.20
5. Insurance	2.01
6. Consumer goods	1.02
Average	2.19

# E-CRM

Well-implemented customer relationship management (e-CRM) enables an easy and cost-efficient way to interact with customers in critical touchpoints, where the quality of service is a must. In some cases, Italian companies are falling behind and need to fill the gap to maintain their competitiveness.

E-CRM achieved an overall sufficient grade (2.09), positioning as the dimension in which the Italian companies perform the worst. Four out of six industries positioned in the sufficient grade (above 2.00) with telco (2.63) leading the way, while two industries presented poor grades.

For companies evaluated, some have well developed e-CRM practices and are very

effective in using online communication, whereas others still largely rely on the traditional (offline) methods of communication with clients.

Having a Frequently Asked Questions (FAQs) section on a website to handle repeat questions is one way to improve e-CRM. Most companies (almost 90%) have included them as part of their digital offering, nevertheless 50% of them are not interactive and are not emphasized, pushing the customer to call the customer service.

Despite the popularity of instant messaging applications, only half of the companies are now using live chat. This could be an area of focus, considering the offering of innovative solutions (e.g. based on AI) and the fact that even if the chat is presented, only 31% of responses occur within an

acceptable time frame and almost no one offers a chat transcript. Quick responses and follow-on chat transcripts could significantly reduce calls and call-back rates (e.g. where a customer forgets a detail discussed over the phone).

Companies still rely on call center customer service (91%). An example of an improvement area is a 'call me back' service. Only a few of the observed companies provide the option to be called back. A call me back service could help increase the customer satisfaction while reducing the number of calls to the call center.

Other e-CRM areas that show potential for improvement are easily accessible feedback web-forms, subscriptions to marketing campaigns, or relevant loyalty programs. All these functionalities could help companies in gathering customer information, critical to offering a personalized and engaging experience.

The highest ranked company in this dimension is AXA (3.29), followed by Fastweb (2.88) and Reale Mutua (2.87). The industries with the highest level of e-CRM maturity is telco (2.63), closely followed by insurance (2.56).

**E-CRM** evaluates a company's ability to maintain and expand its customer relationships in digital channels including customer service, cross-selling, customer engagement and personalization. It includes categories such as customer service, customership, personalization and involvement



## Top 10 companies

	2021
1. AXA	3.29
2. Fastweb	2.88
3. Reale Mutua	2.87
4. Genertel	2.79
5. Telecom	2.77
6. Illy	2.73
7. Con.te	2.72
8. Vodafone	2.72
9. Helvetia	2.66
10. Generali	2.60

## Industry performance

	2021
1. Telco	2.63
2. Insurance	2.57
3. Food retail	2.17
4. Energy	2.04
5. Banking	1.70
6. Consumer products	1.52
Average	2.06

## A BearingPoint of View

# Voice of the Customer is more important than ever

In today's challenging business environment, organizations cannot thrive without listening to their customers. That is why listening to the Voice of the Customer (VOC) is so important and should be at the core of any successful customer experience strategy.

Customers are at the core of the changing market reality. Companies have understood it, therefore they need to evolve in order to meet their expectation. At the end of the day, success relies on how satisfied and engaged customers are with the products and services, but more in general, the experiences a company provides. Unfortunately, many companies seem to think that their customers' expectations will fall in line with whatever it is that they offer. That is rarely ever the case, nothing is riskier than believing that what you think is also what the customer thinks. Instead, companies need to take the time to understand what their customers really want. A Voice of the Customer program aims at just that. In essence, it focuses on capturing the expectations, likes, and dislikes of customers, giving them a voice within the organization.

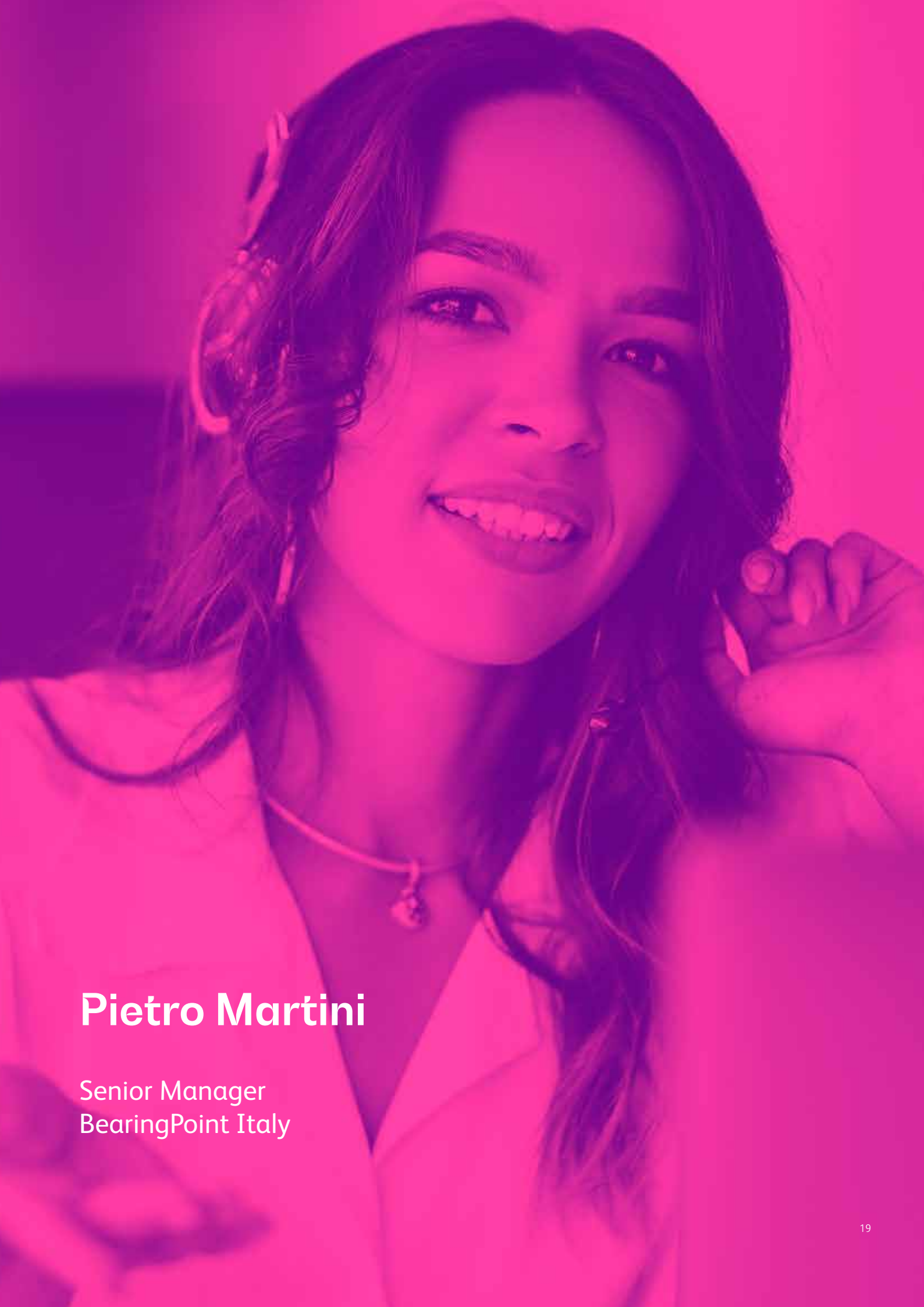
Even though most organizations would agree that they are customer-centric, only a few are actually delivering experiences that align with the customer voice. Asking for feedback is a widespread practice, but systematically incorporating them into decision-making processes is less common.

The benefits of paying attention to the customer voice are countless: loyalty, willingness to pay a premium price, positive word of mouth, propensity to upgrade or add new products and services, just to name a few. This becomes even more important when

you consider that poor customer experiences have negative impacts on revenues and costs.

The importance of developing your holistic VOC program should now be clear. This means increasing and integrating new sources of understanding from different channels and in different moments of the customer's lifetime. But do not let yourself get anxious, only seek to expand customer understanding once the existing level is being sufficiently leveraged. The starting point should be to assess the current maturity level of your organization: are you listening your customers? Are you analyzing and interpreting their feedbacks? Are you taking action on VOC insights, whether they be pain points, opportunities or commendable achievements? Are you following up on these actions and sharing them to maintain stakeholders and customers involvement? Then, you can start to build on it.

Improving customer experience is not a standalone activity you launch once and forget about it. Rather, you should think about it as a new way of doing business in which you put the customer voice first.



# Pietro Martini

Senior Manager  
BearingPoint Italy





# Industries

Digitalization is a tool of transformation which extends across our lifestyle to the way we transact, interact and conduct business. This study highlights where improvements can be made. The industries covered in the study are: telco, food retail, banking, insurance, energy and consumer product.

# Industry Summary

It is no surprise that TIM and Vodafone lead this year's study, since telco is the best performing industry in almost every dimension. Despite this, telco - as well as all the other industries - should continue to focus on enhancing the experience of their customers..

The telco industry has responded to customer demand for better experiences. Traditionally it has been the frontrunner in adopting new technologies, and it leads the ranking in almost every dimension except for e-commerce.

E-commerce best in class is the food retail industry, where companies have tried to keep up with customer experiences provided by online retailers like Amazon that have set-up new standards in customer experience. Oppositely, consumer products companies are negatively affected by the same trend and need to evolve their services to take advantage of the opportunity to integrate it with B2C offers.

The banking industry has tried to react to the changes in customer behaviours, providing access to their products anytime, anywhere and anyplace. With the entrance of pure digital players, the pressure on traditional players is even stronger. The banking relationship is increasingly fragmented among various companies and the offer of a unified commerce experience is crucial to succeed.

The insurance industry is traditionally tied to physical channels, and brokers and agencies continue to have a relevant role. For this reason, an area where insurance companies could focus on is the

knowledge of their customers. Although the industry is the second highest scoring industry in e-CRM dimension, 360° knowledge of customers and the personalization of the relationship could be key differentiating factors to overcome the competition. Topics like consent collection and management and how to develop a long lasting relationship with customers, sharing insights and working closely with intermediaries, should be at the top of the agendas.

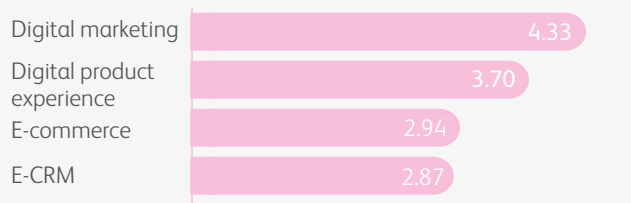
Energy and consumer products, the industries that place lower in the rankings, are weaker in digital product experience and e-CRM. On average, they prefer to focus on their own media instead of looking for a broad social coverage. In e-CRM, customer service are often basic, if not lacking.

# 360° knowledge of customers and the personalization of the relationship could be key differentiating factors when looking to overcome the competition

## Top 5 performing companies

	2021
1. Telecom	3.59
2. Vodafone	3.50
3. Esselunga	3.35
4. Lavazza	3.26
5. Unipol	3.23

## Telecom by digital dimension



## Performance by industry

	2021
1. Telco	3.29
2. Food retail	2.81
3. Banking	2.75
4. Insurance	2.67
5. Energy	2.65
6. Consumer products	2.09

## Overall performance by digital dimension



# Telco

3.29

Telecommunications (telco) has always been the industry that leads the digital transformation process of a country, providing other industries with infrastructures and services. Telco is leading the industry ranking meaning it is making the most of digitalization.

Italy has four major players in telco industry: TIM, Vodafone, Fastweb, Windtre.

The telco industry in Italy shows strong digital maturity with all companies featuring in the top half of the study rankings. According to this study TIM leads the industry as well as the company ranking.

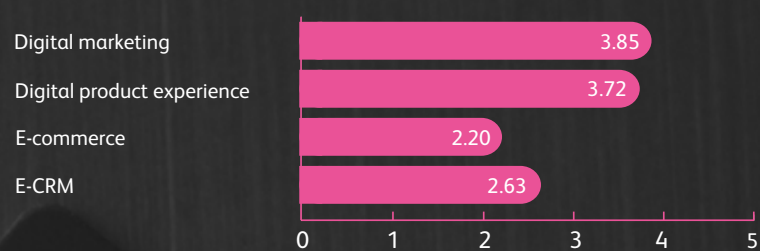
In the digital marketing dimension telco scored 3.85, mainly sustained by a strong social presence, a good SEO strategy and the highest display advertising coverage if compared to other industries. TIM and Vodafone achieved outstanding performances with 4.33 and 4.03 respectively, followed by Fastweb (3.8) and Windtre (3.32).

Digital product experience scores for the telco industry are very good (3.72). All the companies in telco can count on a very good web browsing, integrated search function and aesthetic layout for dropdown menus. Mobile apps are well structured and comprehensive for all companies considered. Fastweb is leading the way (3.92), followed shortly after by the three competitors.

E-commerce is the dimension with the lower grade (2.2). This weakness is mainly due to online shopping limitations for the industry; only a few procedures can be done end-to-end online and it often requires an interaction with the company. The differences in online available services depresses the ranking generating two strands: TIM and Vodafone with good grades while Windtre and Fastweb performing sufficient.

In e-CRM telco scores 2.63. The result is more positive than those of other industries as it is common for telco companies to adopt a generalized contact strategy to retain or attract a client.

## Performance by dimension



## Performance by company

A background image showing a SIM card and a SIM card reader. The SIM card is in the foreground, and the reader is behind it. The image is dark and has a subtle texture.

	2021
1. Tim	3.59
2. Vodafone	3.50
3. Fastweb	3.17
4. WindTre	2.93

# Food retail

2.81

The customer experience provided both by large online retailers such as Amazon and new niche players like Cortilia have set up new standards and helped to raise customers' expectations. Traditional players should keep up with this evolution to maintain their competitiveness.

Among the Italian major players in the food retail industry, five are analyzed in this study resulting in a middle grade of 2.64. Esselunga places first (3.29), positioning as the pioneer among the traditional players. Generally, the study reveals room for improvement in the digital experience that could be offered to customers.

In the digital marketing dimension, companies focus on their own media and on the most relevant social media channels; Facebook and Instagram. Focusing on their own media proved positive, since Esselunga and Conad scored 3.29 and 3.22 respectively. On the other hand, the overall weakness in this dimension is due to a poor presence in display advertising as well as to a social coverage that is still lacking in some channels, mostly YouTube and Twitter.

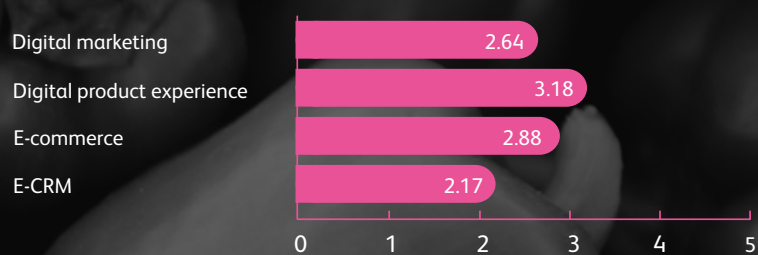
In digital product experience the food retail industry overall performs very good (3.18). This performance is sustained by mobile experience for customers, also in the applications. An area where companies could focus on is the functionality and the design of websites, where it is easy for a customer to get lost.

Traditional competitive strength such as location is becoming less relevant and this is highlighted by the study. Study results indicate that investment in developing and deploying e-commerce systems (2.88) has been a key focus area. Even so, companies should continue to invest in e-commerce, especially the ones that have not developed exceptional e-commerce platforms, trying to simplify the purchase process and to leverage cross and up selling opportunities.

E-CRM is the worst performing dimension (2.17) for the food retail industry. An outstanding e-CRM system should be the objective of each company since it could help in building loyalty and creating brand advocates who will happily spread the word about their positive customer experience.



## Performance by dimension



## Performance by company

	2021
1. Esselunga	3.21
2. CRAI	2.77
3. Conad	2.68
4. Coop	2.66
5. Eurospin	2.71

# Banking

2.75

Retail banking is evolving, customers are asking for access to information anytime, anywhere and anyplace. Traditional banks are challenged by “challenger banks”, often pure digital. The banking industry’s overall performance is sufficient, with a gap to fill in order to meet customers’ expectations.

In the digital marketing dimension (2.49), companies in the banking industry are focused on their own media, often ignoring the importance of social presence, even on most relevant socials, such as Facebook and Instagram. Banks could also invest more effort in targeted display advertising and effective SEO strategy.

Banks are continuing to become more and more customer-centric by providing a seamless experience to their customers. This is also reflected in the digital product experience (3.47). Almost every company has top quality web-based interfaces and mobile functionalities.

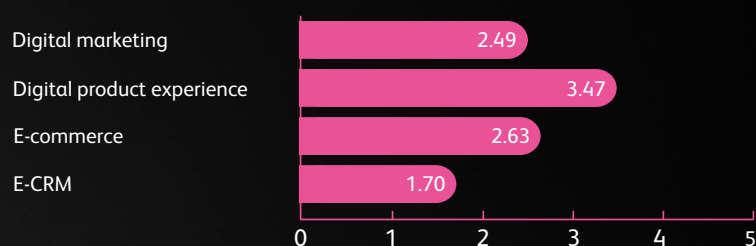
E-commerce remains an area of focus for the industry due to regulatory constraints such as strong customer authentication (SCA), Know Your Customer (KYC) legislation, and Anti-Money Laundering (AML). As one might expect, digital banks like CheBanca!, Banca Sella and ING lead this dimension, followed by more traditional banks for which the physical channel is still considered a key touchpoint with customers.

With a poor grade (1.70) e-CRM dimension should be an area of focus for banks. With some exceptions, call centers, live chats and email customer services fail in supporting the customer. Only Banca Sella and Mediolanum outperform the others in customer service. Customership, seen as e-mail marketing activities and loyalty programs, lack of concreteness. Even if almost every bank has its own loyalty program, only Mediolanum, with Mediolanum ForYou Rewarding, has an advanced loyalty program.

In general, it is clear that banks, especially the traditional ones, should continue to invest in the end-to-end customer experience to provide their customers with the experience they expect in the digital era. The challenge here is not to be considered as just one part of the financial network alongside other service providers but to become the go-to bank for the customers.



## Performance by dimension



## Performance by company

	2021
1. Credit Agricole	3.09
2. Mediolanum	3.02
3. Intesa Sanpaolo	2.91
4. BNL	2.79
5. Banca Sella	2.77



# Insurance

2.67

The insurance industry confirms its dependency to traditional sales channels such as brokers and agencies. It shows a medium maturity in terms of digitalization with wide margins for improvement.

Overall, the insurance industry (2.68) stands at fourth place in the ranking, placing in the top three industries only for digital product experience and e-CRM and last for digital marketing. Improving digital channels is a crucial area for companies within this industry. Unipol places first in the company ranking (3.29) and is the only insurance company in the top five companies in this years' study.

In digital marketing the insurance industry achieved a sufficient grade (2.27) with only two companies scoring very good; Unipol and Generali. The others show a poor social presence also in the most common social networks, while all companies have a weak display advertising coverage, except for some of them which have invested in retargeting.

In general, customers value easy to use sites where the information can be quickly found and is easy to view. Due to this, insurance companies have invested in digital product experience, resulting in a good grade (3.50). The performance is mostly sustained by a developed ecosystem of mobile websites and apps.

The insurance industry in Italy strongly relies on physical channels. While the other industries have shown improvement in catching up with the leaders in e-commerce, insurance companies looked to fall behind here. Most of traditional players analyzed do not have a proper e-commerce, and that is the reason for the low grades, but in some cases they have created their own pure digital insurance company. It is the case for Genertel (part of the Generali Group), the insurance highest-ranking company in e-commerce.

The insurance industry is the second highest industry in the e-CRM dimension (2.56). This can increase loyalty and the numbers of return customers as customer support is improved and engagement increases. An area where companies could focus on is the personalization of the customers' relationship. Working closely with intermediaries is a critical factor to offer the enhanced customer experience required.



## Performance by dimension



## Performance by company

2021

1.	Unipol	3.23
2.	Reale Mutua	3.03
3.	AXA	2.97
4.	Genertel	2.84
5.	Generali	2.74

# Energy

2.65

The energy industry's overall performance is below the average across almost all dimensions, placing second to last of the Italian industries evaluated with an average grade of 2.65.

Among the Italian players in the energy industry, nine are analyzed in this study, both national and local. Without surprise, market leader Enel scored highest (3.11). Generally, the study reveals glaring discrepancies between the top and the bottom part of the ranking.

Digital marketing scores for the energy industry were mid-range (2.62). There is a significant variation between the scores of the national (3.88), with Eni leading the top ranking (3.81), and the local suppliers (2.11). Generally, the lower ranked companies show a poor social presence also in the most common social networks, while all companies have a weak display advertising coverage in the main Italian websites.

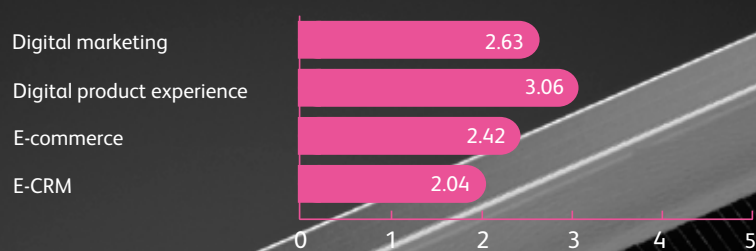
In digital product experience the energy industry achieved a very good grade (3.06). The performance is mostly sustained by a developed ecosystem of mobile websites and apps useful to monitor consumptions, manage the supply contract and receive assistance. This is the leading dimension for the industry.

In e-commerce, companies show progress, and the energy industry ranks third (2.42). Regulations and procedural bindings damp a seamless experience in e-commerce and most of players analysed require at least to follow a two-step procedure to subscribe, online expression of interest first and phone confirmation and agreement second. Sales support is present almost everywhere in websites and products are mainly presented in detail.

E-CRM is the dimension in which the energy industry performs the worst (2.04). Dedicated help and support via email, an enhanced phone experience as well as loyalty programs are missing. Considering the fierce competition of the industry, companies should invest to offer their customers the best possible customer experience and leverage all touchpoints.



## Performance by dimension



## Performance by company

	2021
1. Enel	3.11
2. A2A	2.97
3. Sorgenia	2.85
4. Eni	2.74
5. Edison	2.62

# Consumer Products

2.09

The expectations of customers in consumer products industry, like in the food retail one, have risen considerably in a few short years. In this year's study the consumer products industry is the worst performing one, meaning there is a full potential for digital development.

As a result of the new standards in customer experience set up by large online retailers such as Amazon, companies across every industry have to improve the digital experience they offer. Italian consumer product B2B companies could achieve this goal and differentiate themselves by adopting B2C methods and simplifying customer journeys, facilitating relationship management and developing digital channels. This year's study has considered a heterogeneous panel of players, both companies from beverage and food industries are analyzed. Most of them are falling behind in all the digital dimensions and scored below average across the board in all four dimensions, except for Lavazza (3.26) and Illy (3.02).

In digital marketing the consumer product companies achieved on average a sufficient grade (2.57), with Lavazza (3.74) and Barilla (3.48) having very good grades. Most of the companies analyzed have made huge investments in marketing and advertising, often at brands' level instead of corporate level.

The consumer products industry (2.52) demonstrates the lowest overall grade for digital product experience in the study. In this dimension the companies analyzed have different approaches. Lavazza and

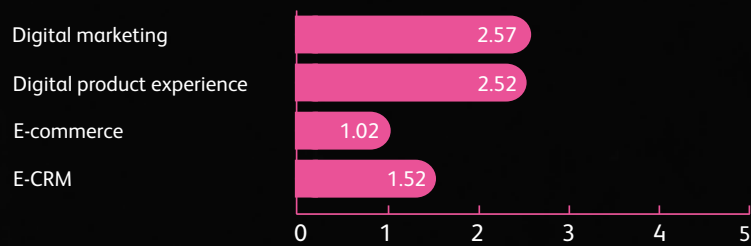
Illy have seamless navigation experiences, sustained also by mobile applications and e-commerce; the Campari website is more like a landing page focused on its history and the "cocktails" experiences; and San Benedetto focuses on the sustainability.

Compared to the other industries, grades are consistently low also in e-commerce (1.02) and e-CRM (1.52). E-commerce capabilities become relevant if considering

D2C channels like other traditional B2B industries. Only two out of six companies analyzed have their own e-commerce; Lavazza and Illy. Campari acquired an online multi brand marketplace. The others use digital channels to showcase their product, with Barilla, Ferrero and San Benedetto that try to shorten the distance with the final customer presenting recipes and combinations and focusing on sustainability. Developing a primary e-CRM support channel would help build up brand trust and easier customer connection.



## Performance by dimension



## Performance by company

	2021
1. Lavazza	3.26
2. Illy	3.02
3. Barilla	2.40
4. San benedetto	1.64
5. Ferrero	1.49



# International comparisons

# International Summary

Our BearingPoint colleagues across Europe have undertaken this exercise in seven countries. This means we have industry data and trends on 77,784 individual data points across 390 companies in seven countries, giving us valuable insights into firms' digital maturity.

This year, seven BearingPoint offices in Finland, Ireland, Italy, the Netherlands, Norway, Sweden and the UK have participated in the Digital Leaders Study. The country with the highest average global score in this year's study is the Netherlands with 3.00. Retail is the highest-scoring industry in 2021, and the retail industry itself is dominated by companies from the Netherlands, which occupies the top three positions. Furthermore, no Dutch retailer scores below a good grade of 3 overall.

## All of the top three companies in the study are 'digital first'.

The leader in this year's study is Dutch e-commerce company Coolblue, which was founded in 1999. The company operates one of the largest online retail stores in the Netherlands and Belgium with an additional 10 physical stores under the Coolblue brand. Coolblue has very good overall scores with 3.85 in digital marketing and e-commerce. Where it really excels, however, is in digital product experience, receiving an outstanding (5.0) grade in the content & company information category. Coolblue also gets an exceptionally high score of 4.89 for its mobile applications.

The second-ranked company is Bol.com – a Dutch online store that offers general merchandising products in categories such as music, film, electronics, toys, jewelry, watches, baby products, gardening and DIY. In 2020, the store – which is similar in

nature to Amazon – served 11 million active customers in the Netherlands and Belgium and offered more than 23 million items. This 'digital first' retailer ranks first out of all the companies in our study in the digital product experience dimension, scoring 4.30.

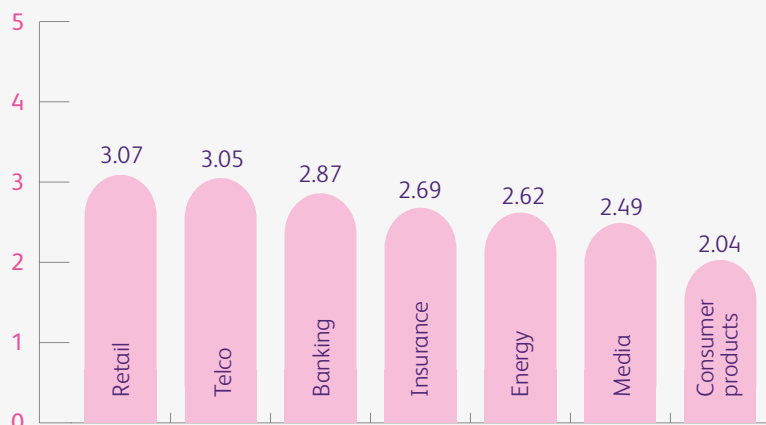
Rounding off the top three is Hunkemöller. Hunkemöller is a clothing manufacturer from the Netherlands, which specializes in underclothes and lingerie. The company was founded in 1886 in Amsterdam as a special shop for corsets. Nowadays, it is an omni-channel brand with more than 7,400 employees in 21 countries. Hunkemöller has good all-around scores in this year's study, and it does particularly well in e-CRM (3.73), where it reaches the top 10.

## Industry comparisons

The average score across all industries and countries in the 2021 Digital Leaders Study is 2.80 – which is in the upper range of the sufficient grade. Two industries, retail (3.07) and telco (3.05), receive a good grade by managing to score above 3. In terms of the dimensions, every industry registers a year-on-year improvement in digital marketing and most of them had a slight decline in every other dimension over the same period. One industry that has marginally reversed this trend in some categories is banking, which has slightly improved in mobile applications and product & store information.

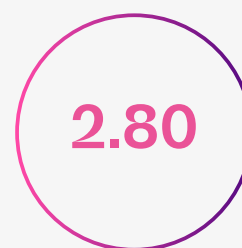


## Performance by Industry



5= Outstanding, 4= Very good, 3= Good, 2= Sufficient, 1= Poor, 0= Failed

## Overall average score



## Comparing dimensions

Digital product experience (3.32) is the best dimension in this year's study across all industries. The majority of the companies in our study have a digital landscape – both the traditional web-based variety and mobile – that scores well on product and service information, content and functionality. Of the three highest-scoring industries, retail is the leader in digital product experience (3.56) followed by banking (3.49) with telco third (3.41). Bol.com (Netherlands), the second-highest-ranked company overall this year, was also the overall leader in digital product experience with a score of 4.43.

E-commerce (2.63) is another relatively high-scoring dimension across industries in this year's study, with the exception of consumer products, where the dimension is not as relevant. Due to the ongoing global COVID-19 pandemic, a company's ability to sell over its digital channels has become more important than ever. This is clearly demonstrated by the fact that the retail (2.94) and telco (2.78) industries, which were relatively mature in terms of selling their products and services digitally prior to COVID-19, are the leaders in this year's study, closely followed by banking.

Scoring 2.47, the overall grades for e-CRM have fallen almost across the board, which we believe has been due to challenges in addressing customer needs during the pandemic. No industry scores particularly highly in this dimension, with retail (2.74) doing

best and consumer products (1.45) worst. Sweden's Marginalen Bank (4.03) is the only company in the study to receive a very good grade (4 or above). It shows digital leadership by utilizing ideas and feedback from customers through its customer forum and developers' portal.

The digital marketing dimension has improved across the regions in the study since last year, with the average score rising from 2.32 to 2.49. The shift to the online sale of goods and services during the pandemic has seen a corresponding acceleration in company spending on digital advertising<sup>1</sup>. We have recorded a significant upswing in affiliate marketing in this year's study. The top-scoring companies in the digital marketing dimension this year are all within telco with Telia Norway (Norway), Telecom Italia (Italy) and Vodafone Italia (Italy) leading the charge.

1) <https://www.forbes.com/sites/bradadgate/2020/12/14/ad-agency-forecast-expect-the-advertising-market-to-rebound-in-2021/?sh=5a2a521d6adb>

# International Digital Leaders by industry

Retail (3.07) and telco (3.05) were the leading industries in this year's study, both of which managed to score above 3 (good). In terms of the dimensions, every industry registers a year-on-year improvement in digital marketing but a slight decline in every other dimension over the same period.

	Company	2021	Country
Banking	1. Bank of Ireland	3.55	Ireland
	2. AIB	3.45	Ireland
	3. Avanza Bank	3.38	Sweden
	4. Barclays	3.34	UK
	5. ING	3.33	Netherlands

	Company	2021	Country
Consumer Products	1. Lavazza	3.26	Italy
	2. FrieslandCampina	3.04	Netherlands
	3. Illy	3.02	Italy
	4. Unilever - Dove	2.84	Netherlands
	5. Dyson	2.80	UK

	Company	2021	Country
Energy	1. Vattenfall	3.30	Sweden
	2. EDF Energy	3.24	UK
	3. Fjordkraft	3.17	Norway
	4. Enel	3.11	Italy
	5. SSE Airtricity	3.10	Ireland

Insurance	Company	2021	Country
	1. Aviva	3.28	Ireland
	2. Unipol	3.21	Italy
	3. Admiral	3.18	UK
	4. Laya Healthcare	3.18	Ireland
	5. Trygg-Hansa	3.11	Sweden

Media	Company	2021	Country
	1. Finn.no	3.05	Norway
	2. The Irish Times	3.01	Ireland
	3. TV2 Gruppen	2.93	Norway
	4. Dagbladet	2.89	Norway
	5. DPG	2.86	Netherlands

Retail	Company	2021	Country
	1. Coolblue	3.90	Netherlands
	2. Bol.com	3.83	Netherlands
	3. Hunkemöller	3.76	Netherlands
	4. HEMA	3.59	Netherlands
	5. Meny	3.58	Norway

Telco	Company	2021	Country
	1. Telia Norway	3.75	Norway
	2. Telecom	3.59	Italy
	3. Telenor Norway	3.58	Norway
	4. T-Mobile	3.52	Netherlands
	5. Vodafone	3.50	Italy

# International top 10 companies

A strategy of digitalization which covers all dimensions is the optimal approach to achieve digital excellence and help companies adapt and respond to a constantly changing business landscape.

## Coolblue (3.90)

The leading company in this year's study is Dutch e-commerce firm Coolblue, which was founded in 1999. The company operates one of the largest online stores in the Netherlands and Belgium, and it has 10 physical stores under the Coolblue brand. Coolblue has excellent all-around scores with 3.85 in digital marketing and e-commerce. Where it really excels, however, is in digital product experience.

## Hunkemöller (3.76)

Hunkemöller is a clothing manufacturer from the Netherlands, which specializes in underclothes and lingerie. The company was founded in 1886 in Amsterdam as a special shop for corsets. Nowadays, it is an omni-channel brand with more than 7,400 employees in 21 countries. Hunkemöller has good all-around scores in this year's study, and it does particularly well in e-CRM (3.73), where it reaches the top 10.

## Bol.com (3.83)

Coming second overall is Bol.com – an online store in the Netherlands that offers general merchandising products in categories such as music, film, electronics, toys, jewelry, watches, baby products, gardening and DIY. In 2020, the store – which is similar in nature to Amazon – served 11 million active customers in the Netherlands and Belgium and offered more than 23 million items. This 'digital first' retailer ranks first out of all companies in our study in the digital product experience dimension.

## Telia Norway (3.75)

Telia Norway is a Norwegian telco, which forms part of the Telia Company that operates in Sweden and Finland. Telia Norway has been successful in building its digital footprint and presence in the Norwegian market, making it a top contender in the Norwegian Digital Leaders study for several years. The key to Telia Norway's success in the 2021 study is an improved score in digital marketing, while maintaining high overall scores in the other dimensions.

## HEMA (3.59)

HEMA is a Dutch variety store-chain. The chain is characterized by relatively low pricing of generic housewares, which are mostly made by and for the chain itself, often with an original design. Recognised as a front runner in the Netherlands in terms of Digital, HEMA have been identified as a leader in terms of digitising their sales and marketing operations.

## Telecom Italia (3.59)

Telecom Italia is an Italian telco headquartered in Rome, Milan and Naples, which provides telephony services, mobile services and DSL data services. It is the largest Italian telecommunications services provider in terms of revenue and subscribers. Like the other telcos in the study, Telecom Italia has one of the highest-ranking scores overall in digital marketing.

## Telenor Norway (3.58)

Telenor Norway is the largest telco in Norway and a major player in the Scandinavian telecommunications market. The company has been a top contender in the Norwegian Digital Leaders Study for several years. The secret behind Telenor Norway's success in the study is a high overall score in every category. Telenor Norway is a leader in the digital marketing dimension.

## Meny (3.58)

Meny is one of Norway's largest grocery chains with more than 180 stores across the country. Meny first launched its online presence in 2017 and has been gradually developing and improving its digital offering and capabilities ever since. Meny earns high scores for its overall digital product experience and online sales support, while there is still room for improvement in areas such as digital customer service and the use of mobile applications.

## Ocado (3.56)

Ocado is a British online supermarket that describes itself as 'the world's largest dedicated online grocery retailer'. In contrast to its main competitors, the company has no chain of stores and does all home deliveries from its warehouses. While Ocado does not feature in the top five in any of the dimensions internationally, it is a very good all-rounder, scoring well enough in every dimension in our study to feature in the top 10 overall.

## Elkjøp (3.56)

Elkjøp is the largest consumer electronics retailer in Norway. The company also has a leading position in the Swedish, Danish and Finnish markets through three separate national firms. Elkjøp is a top performer in the e-commerce category and has been a top contender in the Norwegian Digital Leaders Study for several years. Areas with improvement potential for Elkjøp include digital customer service solutions and personalization.

# International Digital Leaders by dimension

The majority of companies in our study have a relatively mature digital landscape, Digital Product Experience being the highest scoring dimension in this year's study across all industries. At the other end of the scale, overall grades for e-CRM have fallen almost across the board, which we believe has been due to challenges in addressing customer needs during the pandemic.

	Digital marketing	Digital product experience	E-commerce	E-CRM
Finland	2.08	3.30	2.48	2.94
Ireland	2.33	3.26	2.09	1.91
Italy	2.60	3.27	2.10	2.05
Netherlands	2.56	3.58	3.08	2.47
Norway	2.62	3.19	2.63	2.67
Sweden	2.37	3.50	2.80	2.60
UK	2.60	3.18	2.92	2.74

## Digital marketing

Company	2021	Industry	Country
1. Telia Norway	4.35	Telco	Norway
2. Telecom	4.33	Telco	Italy
3. Vodafone	4.03	Telco	Italy
4. ASOS	4.01	Retail	UK
5. Bank of Ireland	3.92	Banking	Ireland

## Digital product experience

Company	2021	Industry	Country
1. Bol.com	4.43	Retail	Netherlands
2. ING	4.36	Banking	Netherlands
3. Tesco	4.34	Retail	Ireland
4. Scotch&Soda	4.31	Retail	Netherlands
5. Coolblue	4.30	Retail	Netherlands

## E-commerce

Company	2021	Industry	Country
1. Unilever - Dove	4.69	Consumer products	Netherlands
2. Jacobs Douwe Egberts	4.19	Consumer products	Netherlands
3. Gigantti	3.92	Retail	Finland
4. Elkjøp	3.92	Retail	Norway
5. Coolblue	3.85	Retail	Netherlands

## E-CRM

Company	2021	Industry	Country
1. Marginalen Bank	4.03	Banking	Sweden
2. OP	3.95	Banking	Finland
3. Barclays	3.88	Banking	UK
4. Telia Finland	3.87	Telco	Finland
5. Vattenfall	3.85	Energy	Sweden



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# Summary

# What could Italian companies learn from global front-runners?

A number of global companies have been able to successfully leverage the opportunities related to digitalization. This section presents a few of these global front-runners that our local companies can learn from.

In a digital context, markets are international. Local retailers, for example, are forced to compete with international e-commerce. For these companies, the digital customer experience must be competitive in a global landscape. Being on a par with local competition is not enough.

One approach to adopt when developing digital services is to search for best practices from companies that have been able to create exceptionally good digital customer interfaces. By studying these practices across industries, it is possible to gain a more comprehensive understanding of a successful customer journey.

## Revolut

Revolut are significantly impacting the way people do their banking, transforming the banking industry with their ease of use and increasingly impressive functionalities.

Customers are provided with the opportunity to set up a free account within minutes and are instantly afforded a vast and growing range of capabilities. Most notable benefits include the capacity to send and transfer money from all over the world with no borders or hidden fees, as well as the ability to spend and convert currency at real exchange rates without any fees.

Combined with traditional digital banking functions, Revolut have equipped account holders with a variety of services such as budgeting, trading, investing, daily analytics and insights, and personal vault systems for setting financial goals and staying on track with progress. In addition to their remarkable e-commerce capabilities, Revolut also promote their anti-fraud systems boasting a 0.01% fraudulent transaction rate.

Revolut have established new digitally innovative ways of banking that are revolutionizing the way people pay, transfer, and manage their money.

## Lemonade

Lemonade has discovered untapped potential in the insurance industry by creating a trilateral approach that has manifested itself in the success of the company, currently excelling in the US and expanding further into Europe. Lemonade is powered by a unique combination of artificial intelligence (AI) and behavioral economics, as it donates underwriting profits to non-profit charity organizations and initiatives during an annual 'giveback' program. By introducing a third-party into its business model, Lemonade is transforming insurance from a traditionally stereotyped necessary evil into an industry that performs societal good.

Lemonade provides customers with renter's, homeowner's, condo and pet insurance from the convenience of their mobile phones. After purchasing their desired policy, customers are prompted to choose a 'giveback' cause to support with their leftover premium.

Those who choose the same cause form an invisible 'cohort.' This principle, which is seamlessly embedded into every policy, is designed to solve the distrust issue that overshadows the insurance sector, aligning the interests of the customer and the company.

Speed and transparency, combined with the introduction of a third party, is delighting customers, reducing costs and creating a sense of honesty that is contributing to the growth and success of Lemonade. The value and experiences are enticing the younger generation as the insurers look to dedicate themselves to harnessing AI, data and software to build socially impactful products and programs.

## Ocado

Ocado are blazing a trail in the online grocery market, claiming to be the world's largest dedicated online supermarket with quarter-of-a-million active customers. In an increasingly digital world, Ocado's simplistic online grocery platform is built on technological know-how, unparalleled IP, and impressive logistical skills. The combined expertise and capabilities within their organisation underpin the continued evolution of their platform.

Ocado are looking to change the way the world shops by providing customers with the best shopping experience with services such as their Ocado Zoom delivering from a wide range of groceries within 60 minutes or a same-day time slot of their choice. In addition to their efficiency, their sustainability initiatives incentivise delivery selection to encourage 'green' behaviour and make van deliveries more sustainable. As Ocado look to expand the number of partnering businesses thriving in their online marketplace, they actively explore developing technology and applications for game-changing expertise.

As Ocado continue to invest in their platforms, they empower their people to create world-class technology, develop advanced, market-leading solutions and take the world's leading retailers to ever-greater online success. Ocado are pioneering the future through sustained technology innovation.

# How we have helped clients succeed in their digital customer interaction

The topic of digital transformation is often addressed in the marketplace, but mostly from a technology perspective. We take a more holistic view on it with our clients, including business management, change management, social impact, and, of course, technology.

## Europcar boosts contact center performance and customer experience

As part of its Customer Centricity Transformation Program, Europcar Mobility Group aimed to revamp its operating model, offering an enhanced customer experience at each touchpoint while increasing revenues and optimizing operating costs. BearingPoint supported the group in transforming its customer care activities through a new operating model, streamlined and improved processes, leverage of new tools, and more efficient ways of handling customer interactions.

## **Koelnmesse enhances customer experience with a 360° view supported by SAP C/4HANA**

Koelnmesse needed to integrate all its marketing channels to plan future campaigns and budgets in a more comprehensive way and to measure their success. BearingPoint used SAP C/4HANA Marketing Cloud to create a data-driven solution that enables Koelnmesse to have a 360° view of its customers with consistent and up-to-date insights.

## **Building automation company transitions to a new way of engaging its customers**

The company wanted to modernize the entire buying experience for its customers, realizing that not all buyers would have deep technical knowledge. BearingPoint worked with the client to develop a new solution focused on a customer centric approach to ease the configuration and planning process for their customers. The team leveraged the concept of a 'digital twin' to focus on improving the customer journey resulting in a fully configured product. The new configuration tool has successfully transformed a conventional sales process into an efficient and effective customer experience controlled by the customers themselves.

## **iPad app transforms sales order process at Kao**

Kao faced sales and distribution challenges because of a legacy sales order-entry tool that did not connect with the firm's SAP-ERP back-end inventory system. They turned to BearingPoint to help shape the firm's new customer-centric approach to its order entry strategy at the point of sale. As a result of BearingPoint's analysis, Kao decided to purchase a custom-built sales order entry solution usable on an iPad and BearingPoint supported Kao throughout the whole project. As a result, the sales reps were given iPads with a sales order app fully integrated with the firm's back-office system globally. This enabled real-time inventory lookup and improved order entry capability at the point of sale, which saves the sales reps two hours a day.



# Customer experience is the most valuable asset for growth in the digital age

How can we make better use of digital assets to improve loyalty, accelerate e-commerce and create disruptive business models to develop sustainable growth?

Digitalization has dramatically altered the relationship between customers and companies in B2B and B2C. The digital customer experience offers an opportunity for new entrants and poses a challenge for incumbents.

Successful companies understand the needs and preferences of consumers. These companies satisfy customer expectations for continuous improvement and innovative, meaningful and contextualized experiences, simplicity and speed. They know not only how to create a compelling digital experience, but also how to disrupt their own business models, salesforce, operations and CRM to prevent customer churn to the competition. They can enlarge their product ranges and leverage the ecosystem to get the most out of the platform economy.

At BearingPoint, we enable businesses to create close relationships with their customers and grow their business through the following service offerings:

**CRM transformation with Salesforce.** BearingPoint has an impressive track record of successful CRM Salesforce transformation projects for its clients. With a strategic focus on the Salesforce platform (we are a platinum partner with more than 350 certifications), we consider technology as being crucial to the process of business transformation.

**Customer experience design & transformation.** In our ultra-connected world, customers have the power to switch from one supplier to another in a split second. The result is an increasing level of customer expectations, not only on the products and

services on offer but also on the customer experience. This means the experience must be efficient, smart, across all channels, seamless, personalized, surprising and innovative.

**Digital strategy & innovation.** In the digital age, a strategy or transformation that is not customer-centric is doomed to fail. BearingPoint combines a hands-on approach with in-depth analysis to get a thorough understanding of your business challenges and helps you reshape your digital strategy while fostering innovation.

**Growth solutions for sales and e-commerce.** BearingPoint helps accelerate top-line growth, leveraging up-to-date sales transformation and people empowerment. Based on years of experience, we can offer a proven range of sustainable growth solutions for sales and e-commerce acceleration, empowering our customers to outperform their markets.

**Marketing reinvention.** The digital revolution has radically altered marketing activities across all sectors, and the definition of 'marketing' is continually changing and becoming broader. It is no longer enough to tackle marketing issues merely through market analysis or a marketing mix. The marketing director is responsible for lead generation and conversion rate optimization to fuel growth and must challenge the performance of marketing campaigns and overall marketing ROI.

Learn more about how we have helped clients in the digital customer interaction areas on the previous pages.



# Contact

Contact us for more information and details about this research, about BearingPoint's digital transformation capabilities and experiences, or to benchmark your company's digital maturity.

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# Appendices

# Research approach & methodology

The Digital leaders in Italy 2021 study assesses the digital competitiveness and success of prominent Italy companies.

The aim of the Digital leaders in Italy study is to gain an understanding of Italian companies' digital maturity across different industries, as well as to review the opportunities and challenges that arise from digitalization.

This study covers 49 prominent Italian companies in 6 industries. Our objectives were to find answers to the following four questions:

- How successful, in terms of digitalization, are Italian companies compared with their competitors and international best practice?
- Which industries have taken digital transformation seriously and responded to the growing demand for digital customer services?
- Which Italian companies are the most successful in the various digital dimensions?
- What are the main areas for improvement for different companies and industries?

We have evaluated the companies' digital maturity, looking at how well they can serve their customers through digital channels in Italy. No interviews or direct contact have been made with the companies included in the study, and all evaluations have been made from an outside-in perspective.

## Selection criteria

The following selection criteria have been used to identify the companies to include in the study:

- Significant turnover
- Decision-making mainly in Italy
- No more than four brands in the same industry per company
- Up-and-coming, pure-play digital companies

Note: some companies have been chosen even though they do not fulfil all of these criteria, if they have been deemed interesting to include in the study.

In total, 49 companies within 6 industries have been analyzed.





# Measuring success in digital customer interaction in four dimensions



## Digital marketing (30%)

The assessment is based on a company's ability to reach potential customers and to lead them to the company websites with the help of display advertising, search engine marketing, own media, the use of social media and website integration.

### Categories

- Display advertising
- Search engine marketing
- Affiliate marketing
- Own media
- Facebook
- Twitter
- YouTube
- Instagram
- Website integration



## Digital product experience (35%)

Evaluates the company desktop and mobile website functionality, design and content, especially from the aspects of product and brand experience.

### Categories

- Functionality and design
- Content and company information
- Product and store information
- Mobile website
- Mobile applications





# About BearingPoint

BearingPoint is an independent management and technology consultancy with European roots and a global reach. The company operates in three business units: The first unit covers the advisory business with a clear focus on five key areas to drive growth across all regions. The second unit provides IP-driven managed services beyond SaaS and offers business critical services to its clients supporting their business success. The third unit provides the software for successful digital transformation. It is also designed to explore innovative business models with clients and partners by driving the financing and development of start-ups and leveraging ecosystems.

BearingPoint's clients include many of the world's leading companies and organizations. The firm has a global consulting network with more than 10,000 people and supports clients in over 70 countries, engaging with them to achieve measurable and sustainable success.

For more information, visit our website [www.bearingpoint.com](http://www.bearingpoint.com).

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