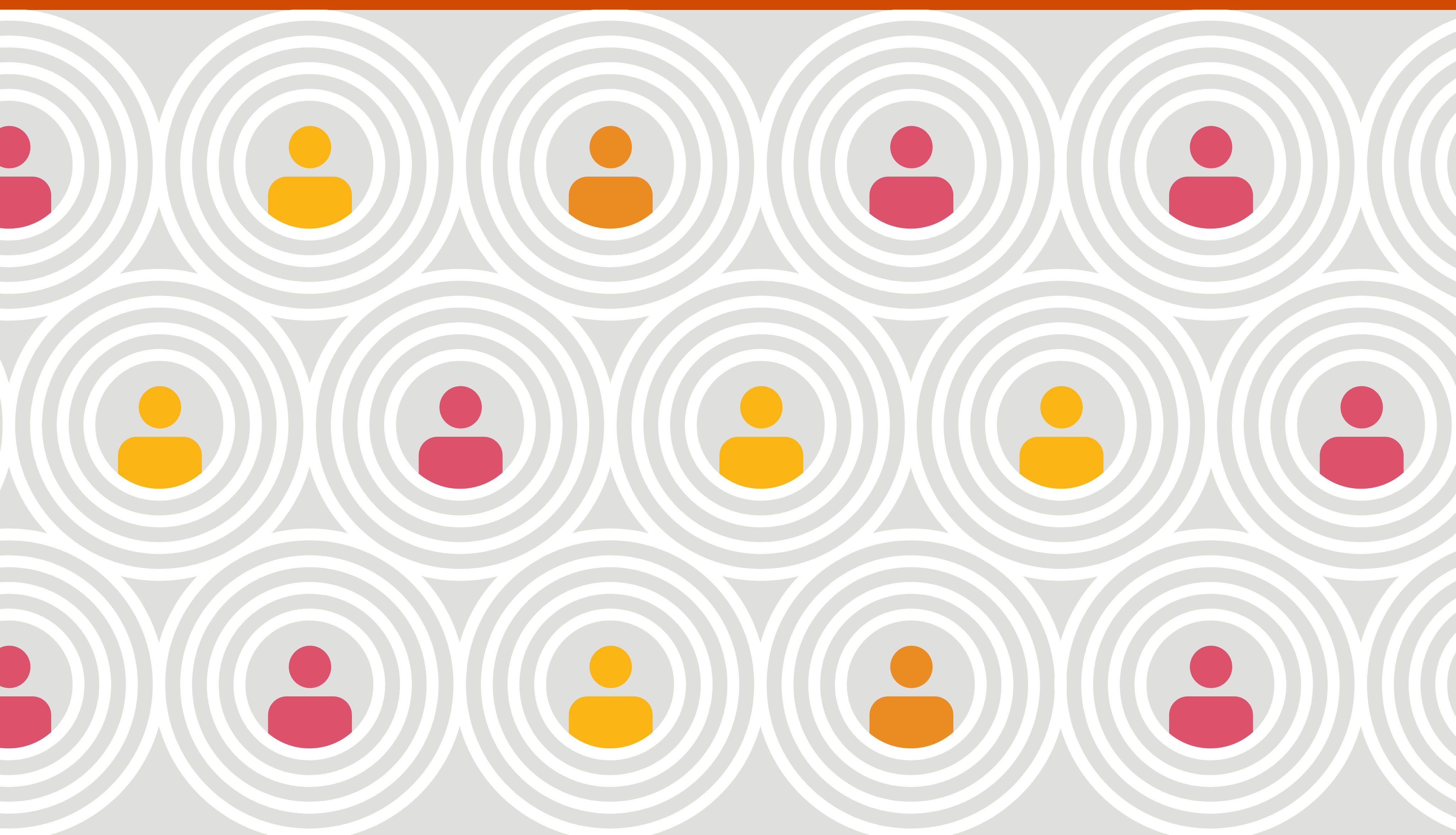# It's time for a consumer-centred metric: introducing 'return on experience'

Global Consumer Insights Survey 2019

pwc

It's now been a full decade since the Great Recession ushered in what's often called the new normal, a supposed recalibration of what's possible in terms of global economic growth. But a funny thing happened: the world's consumers displayed unexpected resilience, driven by technological advances that have unleashed a Golden Age of consumption, offering a worldwide bazaar of goods and services — open day and night — to anyone with a mobile phone.
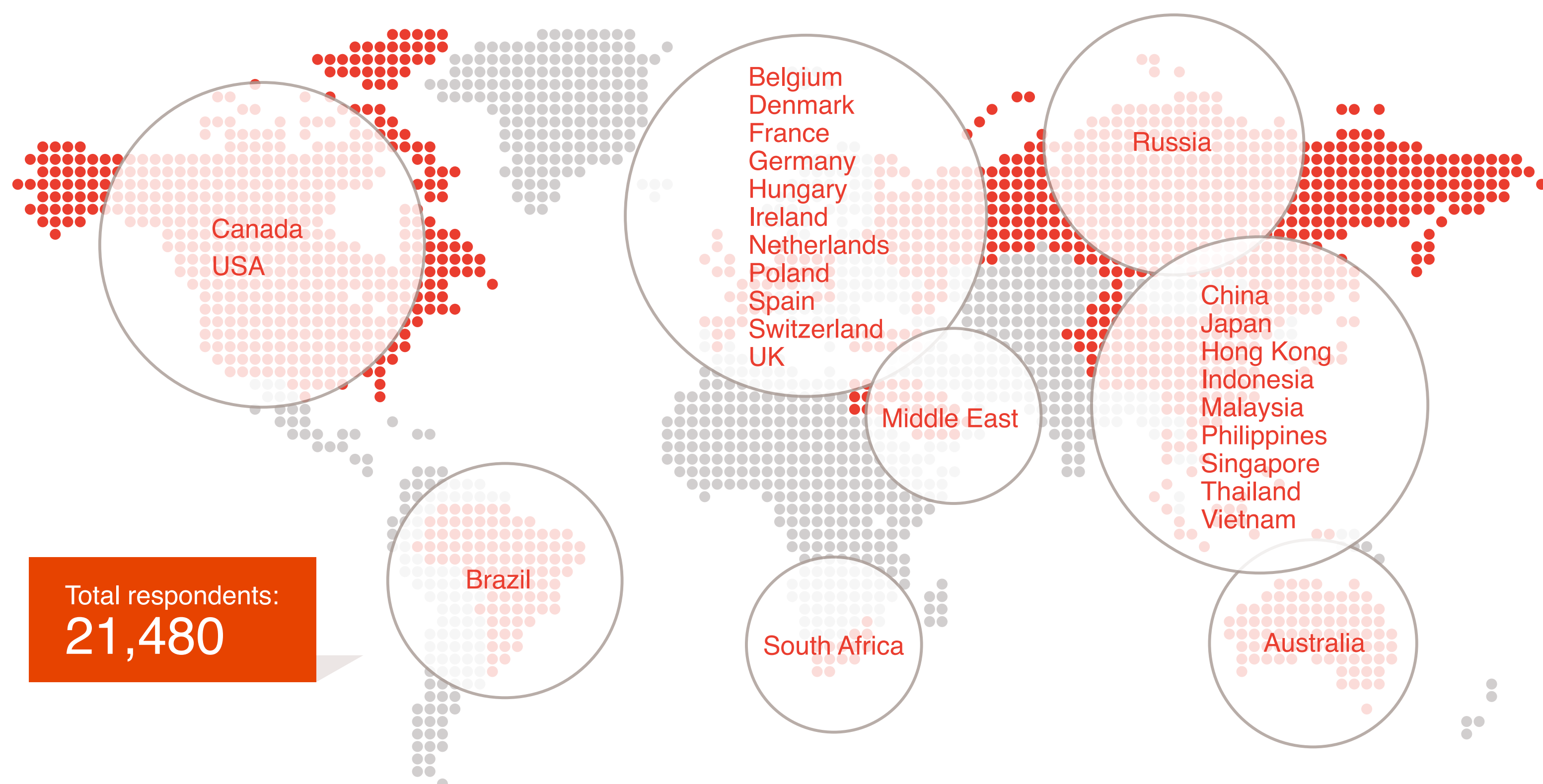
As of March 2019, despite gyrating global stock markets, trade uncertainty, slowing growth in China and an international lurch towards populism and isolationism, consumers stand astride the global economy, still working, still buying, still confident about the future and still embracing new technology. In fact, according to analysis reported in the *Financial Times* in 2018 the global unemployment level fell to 5.2%, the lowest level in 38 years. And in September 2018, the Brookings Institution reported that for the first time in history, just over half the people on Earth — 3.8 billion — were rich enough to be classified as middle class.

Not only are consumers the strongest link in the global economic chain, but PwC's 10th annual Global Consumer Insights Survey (GCIS) — which gathers the sentiments of more than 21,000 online consumers in 27 territories* — shows that the technological tools available to them have put them in a position to demand a tailored, channel-agnostic, socially conscious and social-media-powered experience. "Whether your organisation sells household goods, health services, cars or financial services, delivering a superior experience will be what makes you a winner," says John Maxwell, PwC's Global Consumer Markets leader.

In fact, in addition to the traditional return on investment (ROI) metrics used to determine a company's success, PwC believes it's time to introduce another metric, one with a focus on customer experience. Because consumers today are so discerning and powerful, it's our perspective that most organisations need to invest far more in customer experience (CX). Measuring 'return on experience' (ROX), will help you understand your earnings on investments in the parts of your company directly related to how people interact with your brand.

Figure 1: Where we did our research

Total respondents:
21,480

Canada
USA

Brazil

Belgium
Denmark
France
Germany
Hungary
Ireland
Netherlands
Poland
Spain
Switzerland
UK

Middle East

South Africa

Russia

China
Japan
Hong Kong
Indonesia
Malaysia
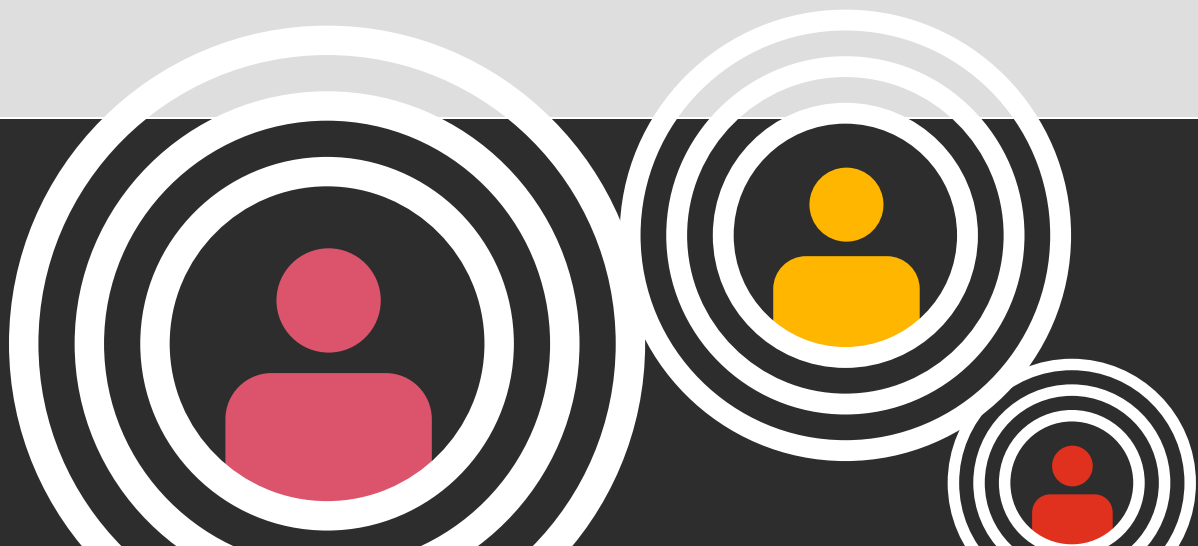Philippines
Singapore
Thailand
Vietnam

Australia

Source: Global Consumer Insights Survey 2019

To put the insights from our GCIS research into context, we have supplemented them with interviews from executives from consumer-facing companies to learn more about their views of the changing consumer and PwC's ROX framework. We also have gathered input from PwC's experts and drawn insights from other PwC publications. This executive summary is divided into three sections to help start you on the path to understanding ROX:

- How consumers are redefining customer experience

- Measuring your ROX

- Six imperatives for improving your ROX

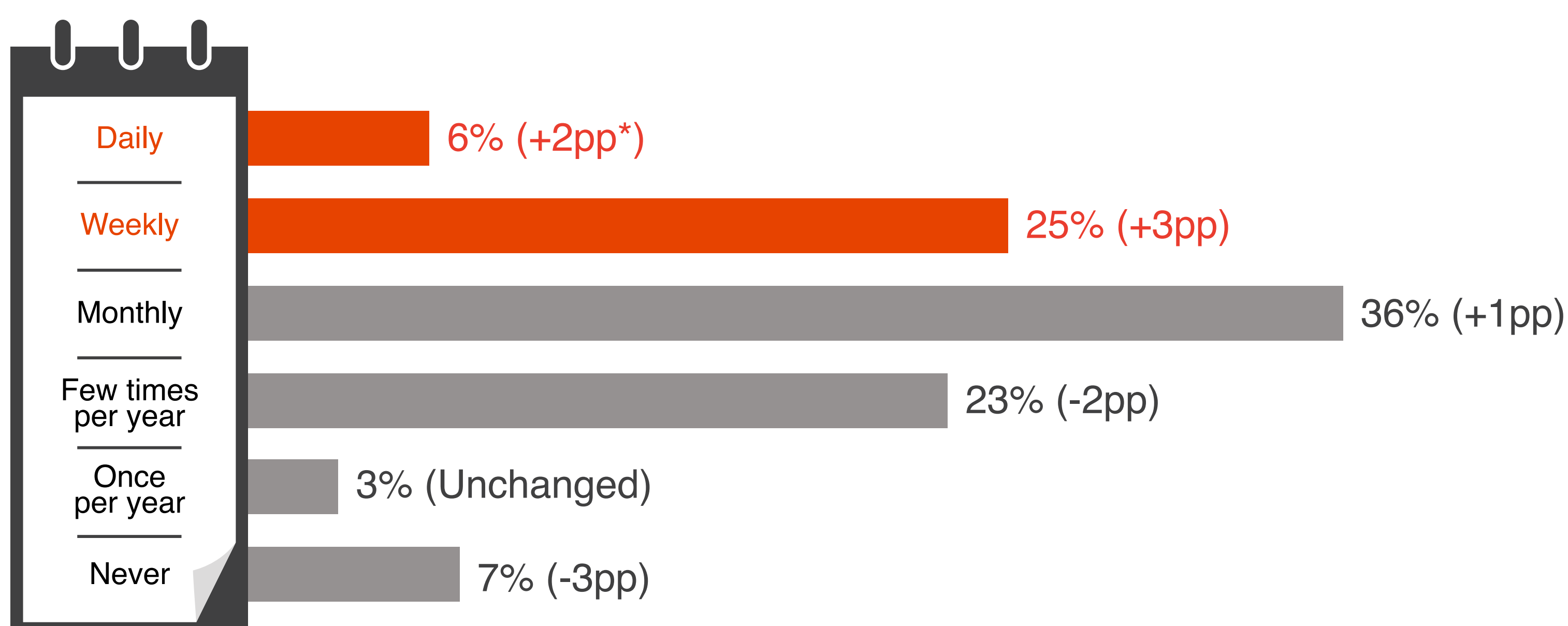# How consumers are redefining customer experience

The late Apple co-founder and longtime CEO Steve Jobs famously believed that, when it came to product design, less was more, and of course his creations delighted consumers all over the world. But even though this has been a winning theory in design, when it comes to the proliferation of technology, today's consumers generally seem to want more, more, more. With voice assistants, for example, homes and cars have become digital, too. So before we delve into ROX and how you can measure and improve it, let's take an overall look at PwC's latest GCIS results to better understand what sort of experiences consumers are now demanding.

An increasingly digital way of life

Our survey findings attest to the steady encroachment of digital technologies into every corner of consumers' lives. For example, the percentage of respondents who buy something online weekly or more frequently rose five percentage points year-over-year, to 31%, and the share of consumers who never shop online fell by three percentage points (see Figure 2).

Figure 2: Almost a third of consumers buy products online weekly or more frequently, up 5 percentage points YoY

- Daily: 6% (+2pp*)
- Weekly: 25% (+3pp)
- Monthly: 36% (+1pp)
- Few times per year: 23% (-2pp)
- Once per year: 3% (Unchanged)
- Never: 7% (-3pp)

Q: On average, how often do you buy products online? 23,066 respondents (*pp = percentage points)
Source: Global Consumer Insights Survey 2019

Figure 3: Consumers shop on smartphones more often than on PCs

Legend: 2015, 2016, 2017, 2018, 2019

Categories: In-store, PC (23%), Tablet, Mobile/Smartphone (24%)
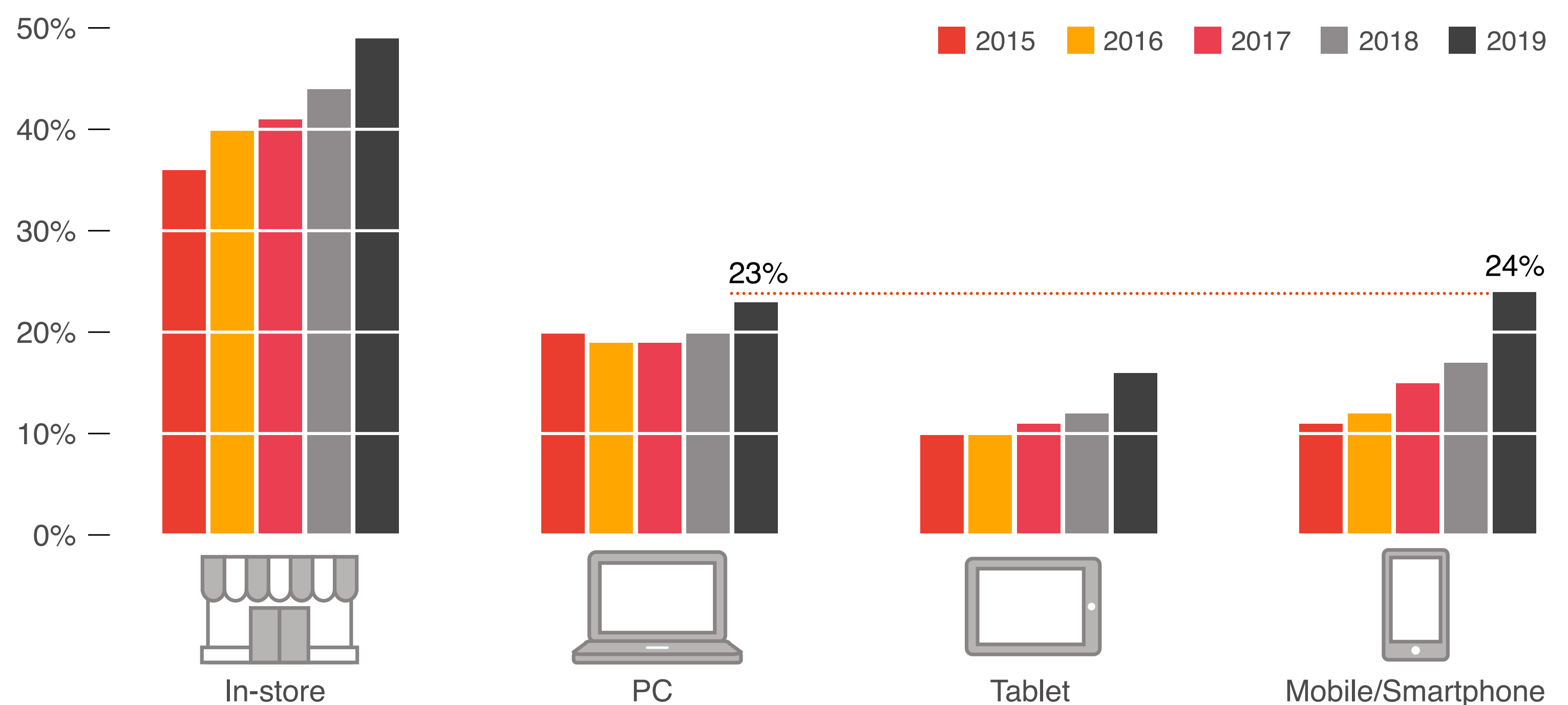
Q: How often do you buy products (e.g. clothes, books, electronics) using the following shopping channels? (Excluding grocery shopping)
21,480 respondents (Note: Chart combines daily and weekly shopping)
Source: Global Consumer Insights Survey 2019

The findings also confirm that smartphones have become the go-to technology for online shopping, with 24% of our global sample using a mobile phone to shop at least weekly, compared with 23% using a PC and 16% using a tablet (see Figure 3). This is the first year in the decade we've been conducting our study that mobile phones were used more than other digital devices.

As consumers become more familiar with and trusting of digital technology, they are going online for other services, too. More than half (51%) of our survey respondents paid bills and i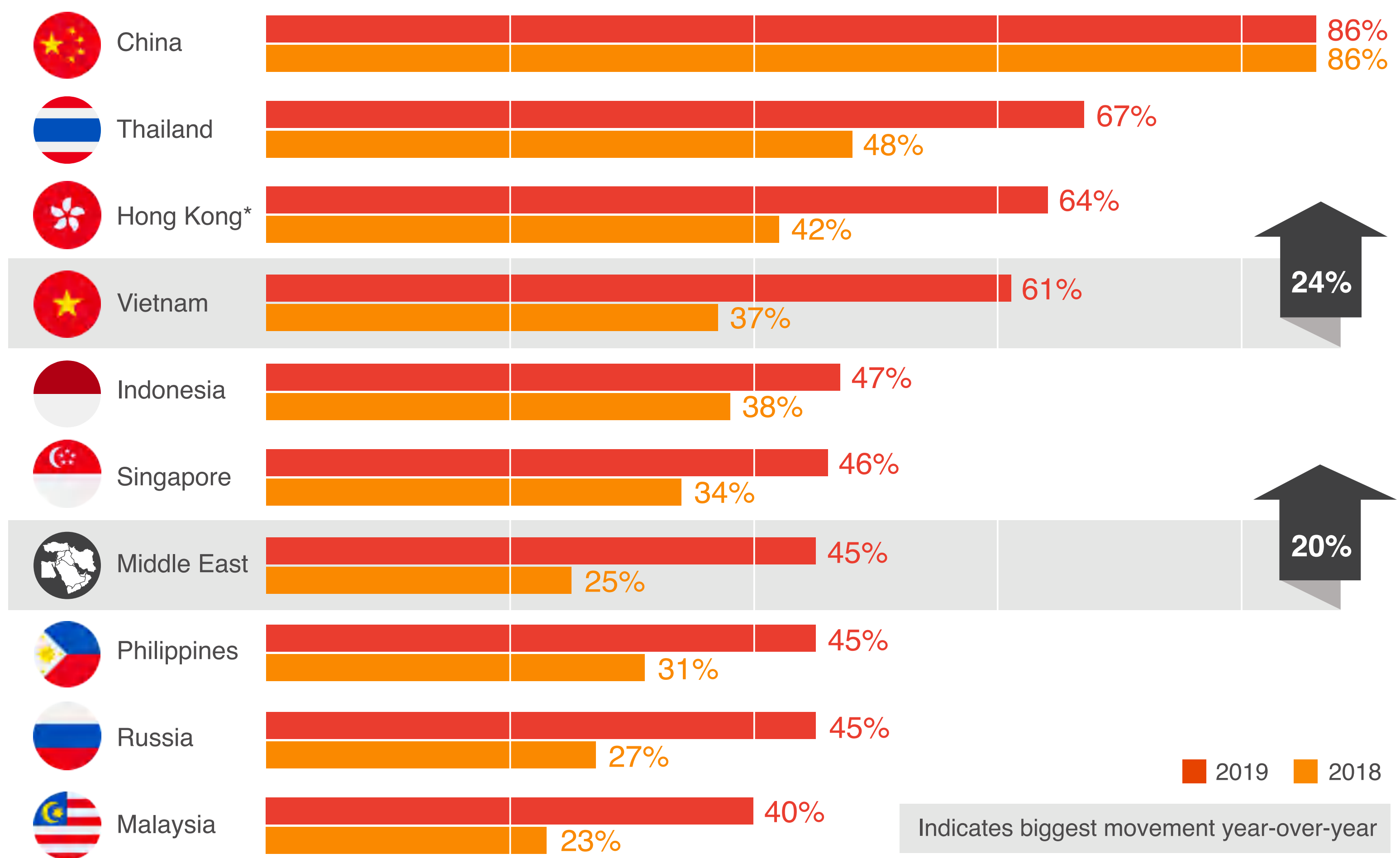nvoices online in 2018, and the same percentage transferred money online. Cord-cutting is increasingly popular, too, with 54% of those surveyed streaming movies and TV two times a week or more. Generation Z leads this trend. More than 50% said they stream entertainment once a day or more frequently. Many younger consumers also go to online sources first for news and current affairs; 39% of them said they go directly to social media for information, compared with 25% overall.

Mobile payment services also are gaining widespread acceptance, especially in emerging regions that have leapfrogged past landline-based telephone systems and gone straight to mobile and

smartphones. The number of people making mobile payments in stores is growing fastest in Vietnam, where our survey showed that the percentage of consumers using such services in-store increased by 24 percentage points, to 61%, in a single year. In the Middle East, the percentage grew by 20 percentage points, to 45% (see Figure 4). Globally, 34% of consumers paid for purchases using mobile payment in-store, up from 24% a year earlier.

Figure 4: Biggest growth in mobile payment in Vietnam and Middle East

Country	2019	2018
China	86%	86%
Thailand	67%	48%
Hong Kong*	64%	42%
Vietnam	61%	37%
Indonesia	47%	38%
Singapore	46%	34%
Middle East	45%	25%
Philippines	45%	31%
Russia	45%	27%
Malaysia	40%	23%

Vietnam: ▲ 24%
Middle East: ▲ 20%

■ 2019 ■ 2018

Indicates biggest movement year-over-year

Question: Paid for my purchase using mobile payment (summary by territory)
*Low base for Hong Kong
Source: Global Consumer Insights Survey 2019

A frictionless purchase journey

Our survey also suggests that the less friction in the purchase journey, the more often consumers will shop and the more they'll spend. For instance, 65% of our global sample does at least some shopping with Amazon.[1] But what's really interesting is that of those individuals, more than one-third (34%) said they shop more frequently because they use Amazon, which to PwC suggests that there must be something about the experience that encourages shopping.

Italian luxury fashion online retailer Yoox Net-a-Porter Group (YNAP) sees this, too. In 2017, for the first time, YNAP's online sales revenue from shoppers using mobile phones surpassed its online sales revenue from PCs and tablets, respectively. (Results from 2018 weren't available at the time of publication.) And crucially, YNAP's own research shows that its mobile customers buy much more frequently than its desktop customers *and* spend significantly more per year. It's no coincidence, according to Enrico Cavatorta, who served as YNAP's chief financial officer through January 2019. "By enhancing the customer experience at the layer that allows interactions with consumers — the web store, the mobile interface — YNAP finds that customers spend more time and money shopping with them," Cavatorta told PwC in a January 2019 interview.

Digital voice assistants powered by artificial intelligence (AI) also contribute to a frictionless purchase journey. In our survey, 9% of consumers told us they use voice technology to shop online weekly or more frequently. As

shopping by voice continues to catch on, companies should be thinking beyond mobile to consider how voice technology in homes, cars and elsewhere will affect customer experience. The bar for [brand leadership](#) will continue to shift as organisations launch increasingly consumer-friendly technologies.

To design frictionless experiences, it's important to think about where the pain points are in your current customer interfaces. David Clarke, PwC's global chief experience officer, says mobile shopping is becoming popular partly because it has demolished barriers that can discourage consumer engagement. For instance, concierge desks in hotels or checkout counters in department stores might seem like opportunities to engage with customers, but they actually can slow down and frustrate people, which hurts real engagement. Mobile shopping is taking off because it comes with no physical barriers, such as checkout lanes or parking lots, and no emotional barriers, such as store clerks who don't make eye contact. "In a way," Clarke says, "mobile is actually helping consumers enjoy deeper relationships with their favourite retailers and brands. It makes for fewer frustrating, high-friction interactions for customers."

Some barriers to engagement can be overcome with consumer education or through the sheer value of the core experience. Buy online and pick up in store (BOPUS) — a purchase journey that in the UK is often called click-and-collect — is just picking up steam in the US. It requires customer training, says PwC US principal Tom Johnson, who primarily serves retailers and consumer packaged goods companies. "BOPUS is a whole new experience," Johnson says. "Customers are going to ask, 'How does everything work? How does the locker work if I'm picking up from a locker? Where do I pull my car in to collect my purchases?' … Employees can go a long way in helping the customer through these changes, so you have got to invest in those employees to make this happen."

A blend of physical and digital approaches

Mixing physical or human elements into digital interactions can sometimes make for better customer experiences, especially in sectors where customer acquisition requires education, explanation or personalisation. Financial institutions, for example, often have trouble moving past servicing customer needs online to selling to consumers online and building a relationship with them.

Françoise Lamotte, head of direct-to-consumer and digital innovation for MetLife in its Europe, Middle East and Africa region, told PwC a hybrid approach is needed. "You still need the human interaction with the customer to explain the product, understand the need and provide the right solution," Lamotte said in a January 2019 [interview](#).

According to PwC's new GCIS findings, just 15% of our global sample acquired insurance via a digital channel in the past year, only 13% got a personal loan, and 12% executed a financial planning decision. It's not only in financial services that customer acquisition often requires intensive personal effort. Companies can create opportunity, though, by

augmenting an in-person interaction with digital content before, during and after that interaction. Designing these [blended experiences](#) is one of the greatest opportunities to boost ROX. AI and virtual reality (VR) can help create better and personalised digital content experiences, too, allowing executives to close the gap between the success of in-person sales acquisition and digital sales acquisition.
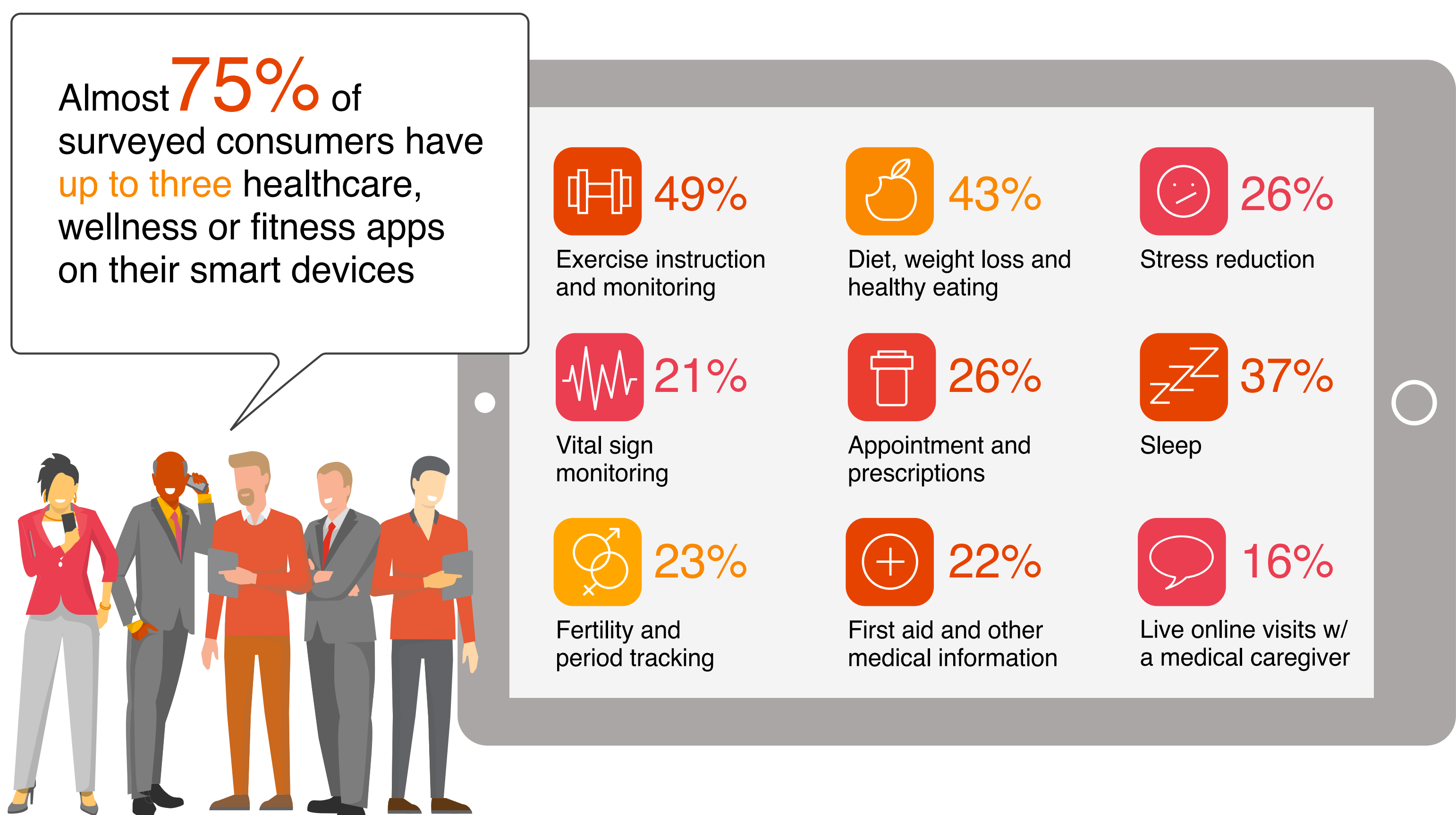
In general, whether acquiring customers or serving them over the long term, companies will need to think in novel ways. Lamotte told PwC the future of insurance, for example, could be more targeted, short-term, on-demand products connected to a specific experience or event that a person will have in the near future. "We need to shift our customer journey to associating our insurance solution with various customer experiences," Lamotte said.

Consumers embrace a brave new world

PwC's survey shows that consumers are increasingly willing to engage in nontraditional activities online. This trend is especially noticeable in healthcare, where almost two-thirds of our global sample said they're willing to access services through companies not typically associated with health, such as Amazon, Apple and Facebook. And why not? Consumers are already using their mobile phones for health information: Almost 75%

Figure 5: Wide adoption of healthcare, wellness and fitness apps

Almost **75%** of surveyed consumers have **up to three** healthcare, wellness or fitness apps on their smart devices

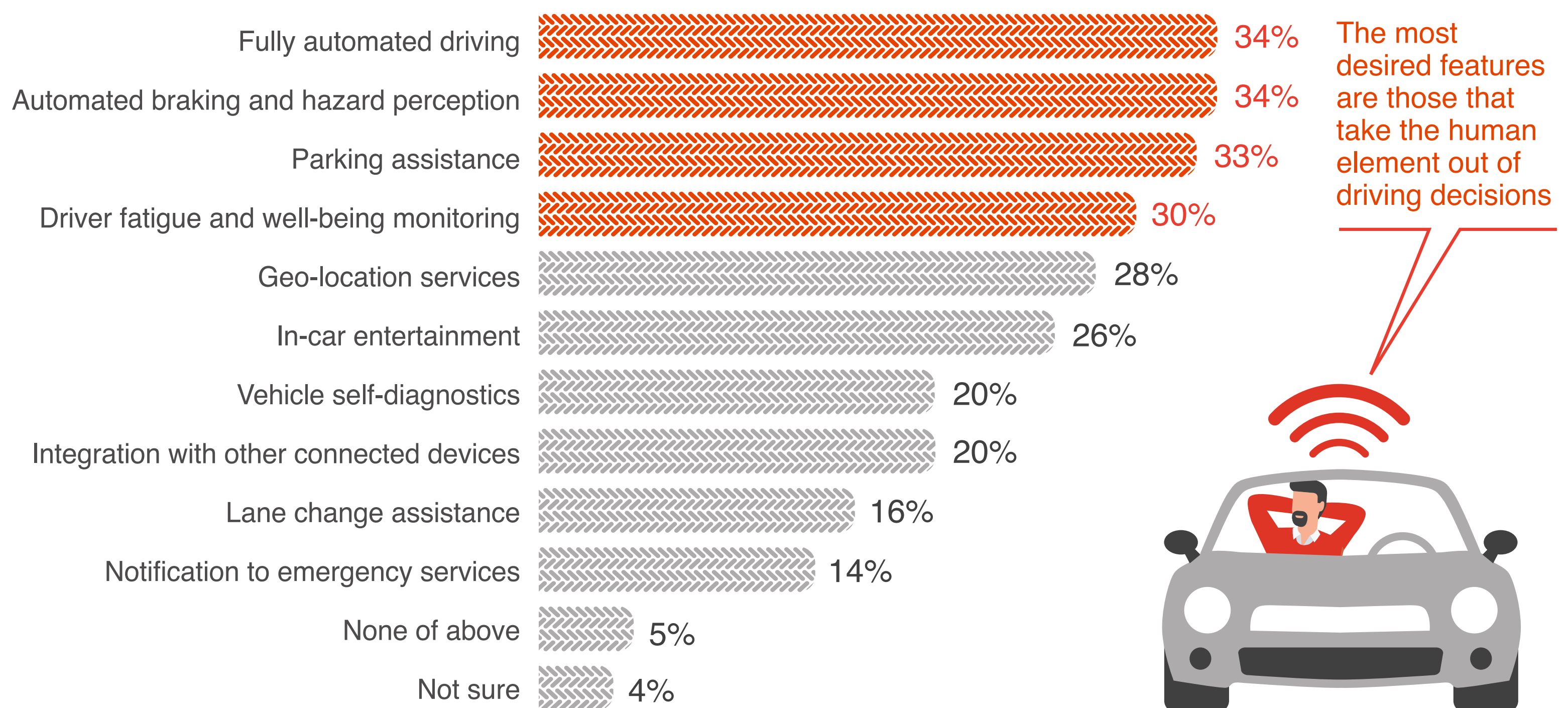|		
49% Exercise instruction and monitoring	**43%** Diet, weight loss and healthy eating	**26%** Stress reduction
21% Vital sign monitoring	**26%** Appointment and prescriptions	**37%** Sleep
23% Fertility and period tracking	**22%** First aid and other medical information	**16%** Live online visits w/ a medical caregiver

Q: Do you use any healthcare, wellness, fitness or medical applications on your phone, smartwatch or tablet? 21,480 respondents
Q: Please indicate which of the following types of apps, if any, you use. Note: Four percent stated "None of the above" 9,474 respondents
Source: Global Consumer Insights Survey 2019

of survey respondents who use health-related apps said they have as many as three fitness, healthcare or wellness apps on their mobile devices (see Figure 5).

Consumers are pushing other boundaries, too. Almost half of consumers in our survey (46%) would like to have an autonomous vehicle today or would consider one in the future, and an additional 21% would be quite interested in learning more about the technology.[2] They're most interested in automotive features that eliminate the human element of driving decisions and actions, such as braking, hazard perception and parking assistance (see Figure 6). And in the financial services arena, 32% of our global sample would consider investing in digital currency.

Figure 6: Consumers are ready for driverless cars

Feature	Percentage
Fully automated driving	34%
Automated braking and hazard perception	34%
Parking assistance	33%
Driver fatigue and well-being monitoring	30%
Geo-location services	28%
In-car entertainment	26%
Vehicle self-diagnostics	20%
Integration with other connected devices	20%
Lane change assistance	16%
Notification to emergency services	14%
None of above	5%
Not sure	4%

The most desired features are those that take the human element out of driving decisions

Q: If a connected and autonomous vehicle was made available to you, which of the following features would be most attractive to you? 21,480 respondents
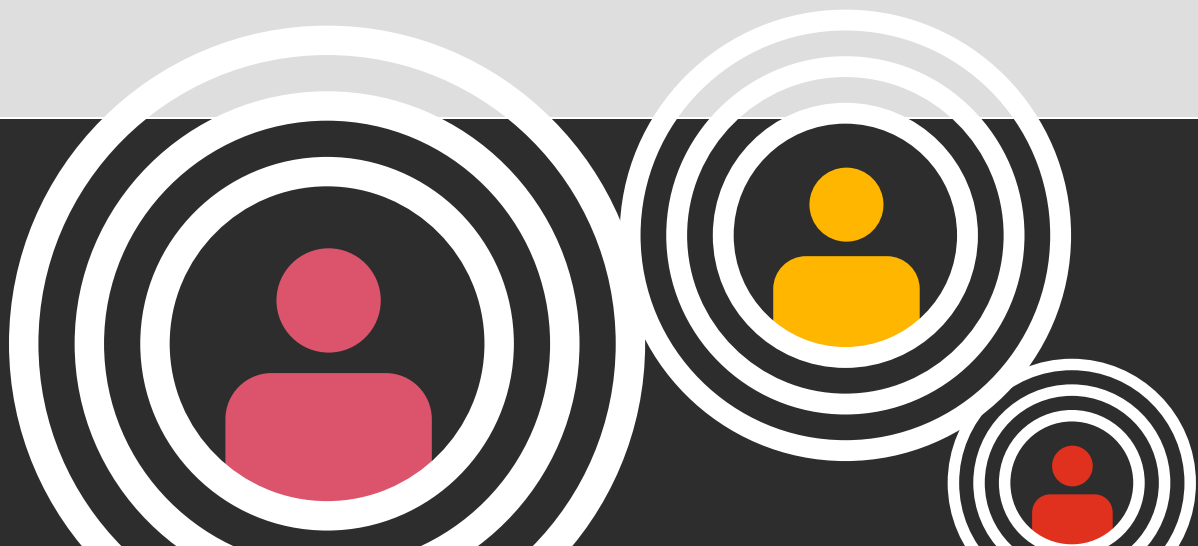Source: Global Consumer Insights Survey 2019

The art of authenticity

Stephen Sadove, former CEO of Saks Fifth Avenue, ran the famous retailer from 2006 through 2013. Sadove told PwC things have changed since he led Saks, when omnichannel, or providing the same shopping experience across channels, was all the rage. Today, success is increasingly driven by technology and authentic brand purpose. "If you can use technology to gain entry and then tell a story that's engaging to consumers, then there is a good chance of success," Sadove said in a January 2019 interview. Sadove cited digitally focussed retailers such as Warby Parker, luggage startup Away and shaving products company Harry's as good examples.

Our GCIS research suggests it could be a good idea for new entrants and longtime industry stalwarts alike to make their story about a green, organic and local lifestyle. Thirty-five percent of our global survey respondents said they choose sustainable products to help protect the environment, 37% look for products with environmentally friendly packaging, and 41% avoid the use of plastic when they can. In addition, two-thirds of our global respondents said they are willing to pay for locally produced food, and 42% said they will pay more for sustainably produced nonfood items.

In this vein is Naadam Cashmere, a New York-based label that sources its cashmere from Mongolia. Sadove says that Naadam, named after a traditional Mongolian festival, gives back through a Mongolian nongovernmental organisation it helped found, called the Gobi Revival Fund. The company meets in person with goat herders once a year and helps provide veterinary care for the livestock. "If your story is cashmere from Mongolia, it has to be authentic and it has to work as a business," Sadove said. "That goes for whatever your story is. It's not even about format anymore. It's about the experience."

Measuring your ROX

PwC US principal Matt Egol, who helps companies accelerate innovation in their customer experience, has a saying: "All trees. No forest." It's his way of communicating the difficulty companies have in understanding the customer purchase journey and, subsequently, where to allocate investment dollars.

It's not as if organisations don't currently attempt to measure customer satisfaction or quantify their direct investment in customer-facing tools and resources. But the reality is that most spend far more time measuring their investments and outcomes in other parts of the business, or take too siloed an approach to customer experience.

Rather than concentrate resources primarily on the ROI from advertising, internal IT systems, shared service centres and the like, direct your attention to measuring the return on your investments in customer and employee experiences. The employee experience? Certainly. Because the GCIS is a major study of consumers, this report has mostly discussed the customer experience. But investing in, and improving, the employee experience (EX) is one of the key drivers of creating excellent customer experiences. After all, employees directly interact with

customers and — whether in the online or physical worlds — shape the consumer experience, provide information, advice and assistance at the point of purchase, set the emotional tone and often make the difference between winning consumers' affections or leaving them cold. In fact, according to PwC's 2018 report "Experience is everything: Here's how to get it right," companies that invest in and deliver superior experiences to both consumers and employees are able to charge a premium of as much as 16% for their products and services.

Creating an ROX framework and metrics

An ROX framework zeroes in on customer touchpoints that need shoring up. It can also help identify the things your company does exceptionally well, and then make sure your IT systems, data infrastructure, business processes and performance metrics are aligned with those core capabilities. It identifies your company's 'critical few' behaviours, too, as defined by Jon Katzenbach, James Thomas and Gretchen Anderson in their 2019 book, *The Critical Few: Energize Your Company's Culture by Choosing What Really Matters*. These behaviours are the ones that are most important to creating and delivering

excellent customer and employee experiences. Critical few behaviours include both the practices of your frontline employees and the conventions within your company that enable the design and delivery of relevant and emotionally engaging CX. As the book authors note, it's important to understand that critical few behaviours are habitual, not one-time actions.
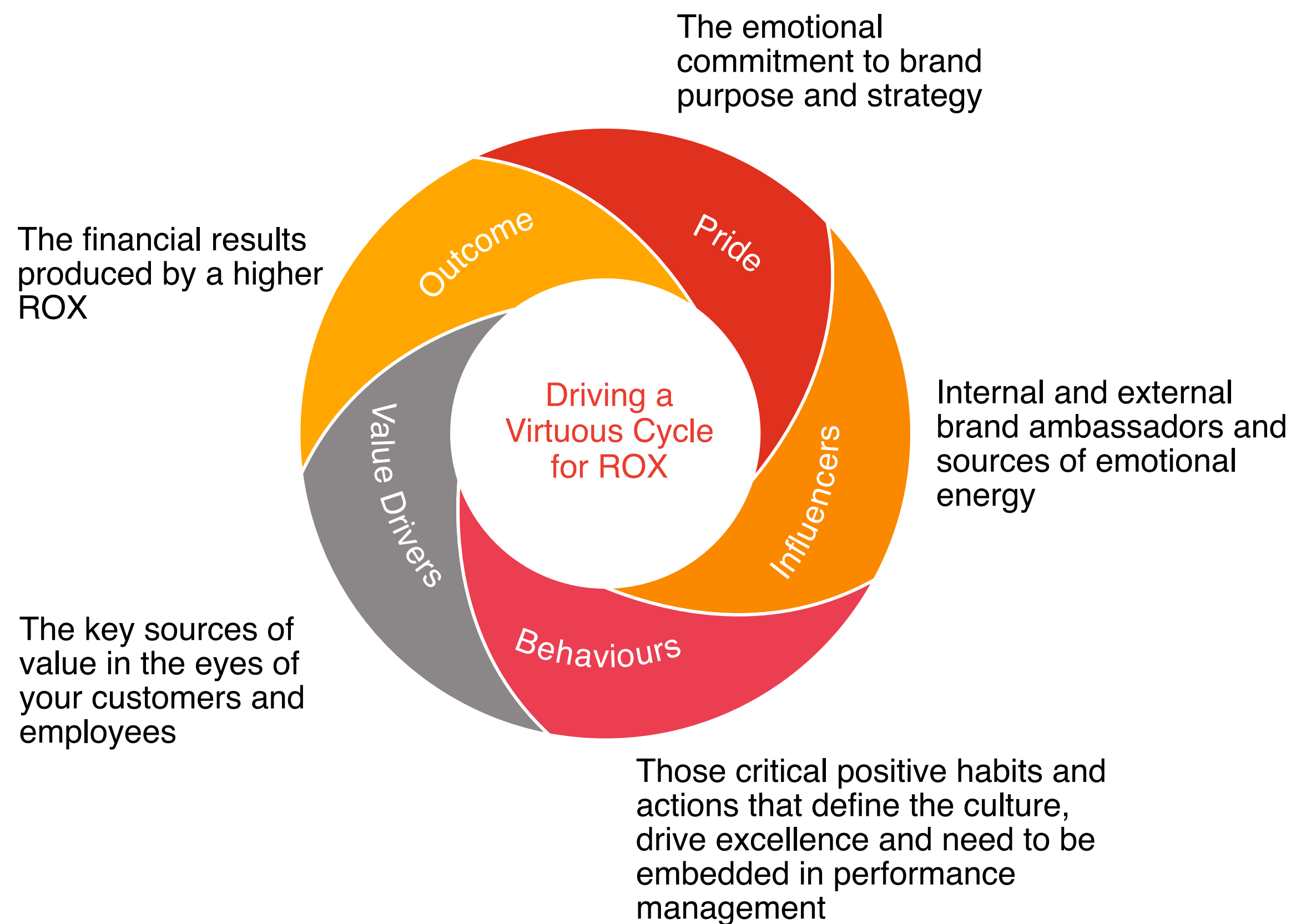
Within the ROX framework, metrics can help you quantify your progress in building these behaviours across functions, business units and geographies. But metrics require a baseline, and to build a baseline for ROX you first have to address a set of fact-based questions. Your answers will reveal where you can do a better job of linking investments in experience to your strategy and culture, to what your customers value most and, ultimately, to financial results (see Figure 7).

For example, ask yourself:

- How strong is your employees' emotional commitment to your brand purpose?

- How big is the gap between knowing the critical few behaviours and acting on them?

- How much progress are you making in getting your 'authentic informal influencers' (people who influence and energise others without relying on their title or formal position to do so) involved with key CX and EX initiatives?

Figure 7: Building ROX metrics reinforces a virtuous cycle and amplifies value

The emotional commitment to brand purpose and strategy

The financial results produced by a higher ROX

Internal and external brand ambassadors and sources of emotional energy

The key sources of value in the eyes of your customers and employees

Those critical positive habits and actions that define the culture, drive excellence and need to be embedded in performance management

Outcome

Pride

Value Drivers

Driving a Virtuous Cycle for ROX

Influencers

Behaviours

Source: PwC 2019

- How well are you adding value in the eyes of internal and external customers?

- How are you measuring improvement for CX and EX initiatives?

- How have value-driving behaviours affected your profit and loss statements?

Ways to assess your responses to these questions can be developed over time into a more comprehensive model across all factors that go into ROX. However, you can realise value quickly as you focus on an initial a

set of key performance indicators (KPIs) for business decision making. Designing metrics around the ROX framework will allow you to see the forest for the trees as you dive deep into experience design for specific CX and EX priorities. You can also use your metrics to gain deeper insights into what matters most to customers. A variety of research techniques — including PwC's proprietary Experience Radar (xRadar) tool, which quantifies what's most important along the path to purchase and what factors are most influential in driving customer behaviours — can help you do this.

ROX in action

If you're still wondering exactly how to isolate, invest in and measure the effect of your efforts to improve particular touchpoints along a customer's purchase journey, concrete examples might help. We know that as consumers have become more discerning, the premium they'll pay for quality and context, and thus great experience, has increased. In our survey research, we found that the consumers most willing to pay premium prices were also most likely to own smart home devices; desire a personal service from retailers, such as personal shoppers or specialty events; and generally buy products online more frequently.

Consider this example of the premium consumers will pay in the right context. An ice-cold beverage sold in a convenience store, theme park or restaurant on a blistering hot day — known as an 'immediate consumption beverage' — costs more than a beverage sold for future consumption. So if a company could map out the many contexts in which a cold beverage could appeal to certain customers, and when and where in the day that drink could be sold to the targeted customer — opportunities we sometimes refer to as 'magic moments' — it would be worth investing in further innovating the experience in those magic moments. The same approach can be applied by many other kinds of companies and to just about any product or service with gradations of value. "It seems simple, but there's an enormous opportunity to map all of this out," PwC's Clarke says.

"When you do that, you can start to see if a company understands where the vulnerabilities and strengths are in the customer journey."

John Foley, CEO of global fitness technology company Peloton, used to have a recurring customer experience issue. Peloton's high-end stationary bikes, the centrepiece of the company's indoor cycling studio business, were delivered by a third party that didn't embrace the company's customer-centric ethos. "[Customers'] comments were along the lines of, 'I don't like Peloton, because I had a bad delivery experience,' " Foley told PwC in a November 2018 interview with strategy+business magazine. "[Customers would say,] 'I'm not going to recommend Peloton to my friends.' "

Foley went to the Peloton board and suggested the company deliver its own bikes to certain zip codes. Today the company delivers 70% of Peloton bikes on its own. In a way, Foley and Peloton were lucky. The delivery experience was so unlike the rest of the customer experience that it was hard to miss. What an ROX framework does is help companies spot these vulnerabilities, and other more subtle ones, along the purchase journey.

How are companies tracking the success of their investments in customer experience? Current measurement approaches are valuable, but limited and piecemeal. For example, the well-known Net Promoter Score, which as many as two-thirds of Fortune 1000 companies use, is based on a

single question concerning whether the consumer would recommend a product, service or company. In addition, many companies hire vendors to track customer experiences with call centres and web properties.

"What typically happens is that companies set up some kind of brand health score," PwC's Egol says. "That's fine if you can also build insights into what experiences are more valuable to focus on to move those scores, and what critical few behaviours to focus on in the company to drive experience and value from the customer's point of view." In other words, without these insights, it's no forest, all trees.

Employees are a crucial part of the ROX component

It's hard to overstate how important employees are when creating ROX. A winning culture fuses CX and EX. Consumers interact with your brands through your frontline employees, who both embody and experience your brand and the culture that shapes it.

If you galvanise your employees around your business and nurture their goodwill — for instance, by letting them make more suggestions, giving them more autonomy over their schedules and offering better benefits — they will make a major contribution to ROX. Consider,

for example, sustainability as a rallying point for both consumers and employees and a key part of brand loyalty and leadership. Our GCIS research shows that consumers are interested in sustainable products and services. And according to PwC's 2018 report "Workforce of the future: The competing forces shaping 2030," employees want to do "a job that makes a difference." They seek out sustainability-minded companies that use technology and analytics to empower their employees and enlist them in creating memorable experiences.

In a January 2019 interview with PwC, Claude Sarrailh, CEO of Metro Jinjiang Cash & Carry — the Chinese division of German wholesale company Metro Cash & Carry — offered a real-world example of how important employees are to ROX. He said he often canvasses new employees, who use an array of digital tools and products in their private lives, for ideas around which Metro might be able to design consumer experiences. Sarrailh also emphasised the importance of recruiting employees with fresh ideas. "I need access to young talent," Sarrailh told PwC. "You need to find them and bring them to management and the board and put their ideas in place. Everybody today is talking about digital, fast prototyping, agility, and it's in the DNA of these young employees."

US consumer electronics retailer Best Buy provides another example of the importance of EX. Ramping up in 2018 around its turnaround strategy, the company is investing in digital tools for sales associates to improve the customer experience and is designing training modules for associates on the newest products, building extra time into their schedules so they can get that training. Best Buy also promotes its products to its employees by offering employee discounts that are better than the industry standard. And in Best Buy stores, employees have access to high-speed bandwidth so they can educate themselves about products and prices as fast as the customers, who are always looking for the best deal.

For retail, ROX starts with employees who know the product, understand how to bundle or accessorise products, and are clued in about current 'cool' factors. "There is huge upside in investing in your employee experience to improve the customer experience," PwC's Johnson says. Our GCIS research supports Johnson's contention. For several years running, when asked what attributes would significantly improve the in-store shopping experience, survey respondents have put "sales associates with a deep knowledge of the product range" in the top three. This year it was in the number two spot, cited by 34% of our global sample.
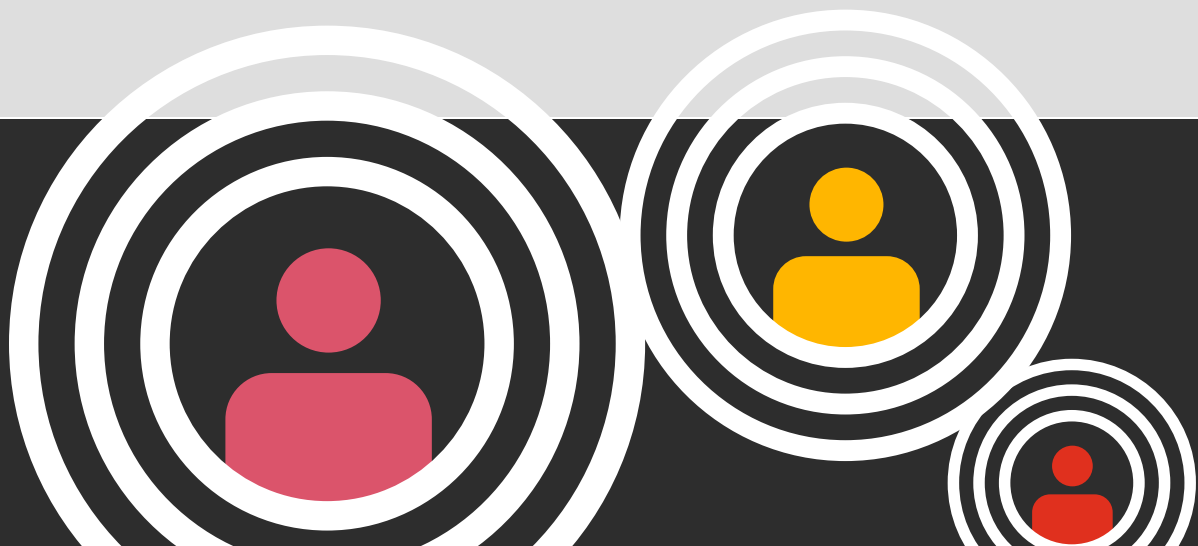
Six imperatives for improving your ROX

PwC recommends taking six concrete actions to start improving your ROX. Click on the headlines below to see in-depth information about each action.

Fuse CX and EX

Customer experience exists in a feedback loop with employee experience. An organisation trying to improve ROX without considering EX is missing an integral part of the equation. By mapping out the connections among culture, critical few behaviours and business outcomes, the ROX framework helps identify where EX has the biggest impact on CX. This provides rich insights into what fuels employee pride and organisational identification, how widely employees have adopted the behaviours that are key to better customer interactions, and how these behaviours are translating into value from the customer's point of view.

Build communities with a purpose

Fusing the CX and EX is a lot easier when both groups are highly motivated to be associated with a brand or organisation. It's important to figure out what employees and customers care about and to communicate your shared values. Find opportunities for meaningful engagement with both internal and external audiences, especially using mobile and social tools, since engagement on these platforms is growing.

Build on discrete moments along the customer journey

In an age of ever-expanding digital options, consumer loyalty can and does vanish with the touch of a button. To minimise that possibility, focus on 'magic moments' that earn loyalty over time and create a relationship that endures beyond the next product search. PwC has developed systems to track, measure and display the key components of ROX so you can gain insights that will help you know where to focus your resources in order to get the best CX results.
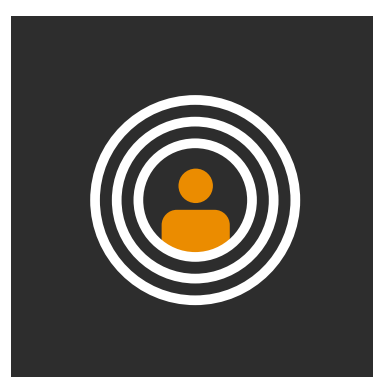
Understand your customers based on their behaviours

We have derived proprietary data from the GCIS that groups behavioural characteristics into different consumer profiles. These insights enable far greater personalisation than the old-school paid media approach of segmenting customers by demographics alone. Demographics can't tell marketers how, when, where and why consumers shop. Behavioural and attitudinal attributes can. Armed with that information, you can bring together all of your commercial investments — including promotions, content, e-commerce and advertising — to deliver seamless, end-to-end experiences tailored to a specific shopping context.
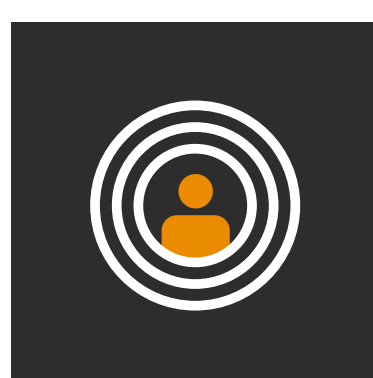
Treat consumers' data with respect, and deliver value in exchange for it

Customers want the companies they interact with to protect their personal data, and PwC research indicates that they'll take their business elsewhere if they don't trust that a company is safeguarding it. Anticipate this demand and rethink how you use consumer data, how much control you give consumers, how you value data, and how you'll deliver value by using it. Consumers are making it imperative for companies to be transparent about their data policies and proactive about publicising the value they offer in exchange for it.

Win the trip

Today there are more trips, more choices, more of everything. You can win over customers on-premise or via e-commerce by understanding what they are trying to experience and then making it easier for them to accomplish that goal through things such as ease of navigation, breadth and quality of selection, price, quality of advice or exclusivity. For instance, by connecting consumers' online research with their in-person visits, you can win the trip and deepen loyalty. And winning the trip isn't just about stores and retail; it applies to every company in hospitality, financial services or healthcare.

If you can take action in these six ways, PwC believes you can begin to shift your focus from ROI to ROX, which better recognises and reflects the central role of today's digitally empowered consumer.

1 Respondents in China were asked about Tmall.com and JD.com as a proxy for Amazon. This figure excludes Russia.

2 A fully autonomous car, or driverless vehicle, is designed to fulfil all the driving functions of a regular car, without the need for any human interaction. These vehicles, which can also be driven by a human if required, can autonomously navigate roads, stop at traffic signals and respond to potential hazards, such as pedestrians and cyclists.

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*Survey methodology
PwC commissioned online surveys of 21,480 consumers from five continents. Surveys were conducted from August 2018 through October 2018. Respondents in each territory were chosen to reflect their nation's or location's profiles in terms of age, gender, employment status and region. The 2019 study includes Australia, Belgium, Brazil, Canada, China, Denmark, France, Germany, Hong Kong, Japan, Indonesia, Ireland, Hungary, Malaysia, the Middle East, the Netherlands, the Philippines, Poland, Russia, Singapore, South Africa, Spain, Switzerland, Thailand, the UK, the US and Vietnam. Survey questions were translated and made available in 19 languages.