

# New Faces, Places and Spaces

Customer-centric principles for  
acquiring customers in today's  
multi-polar world

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# Customer Centricity

# Executive Summary

In an era of rapid globalization, extreme volatility and heightened risk, maintaining a strong customer focus is essential to achieving high performance: to withstand short-term pressures while laying the groundwork for growth in the upturn.

Being "customer-centric" is undeniably more difficult today. The long-term effect on consumer psychology of hard-to-quantify factors such as diminished spending power, government intervention and increased competition for share of wallet is still unknown. What is clear, however, is that there is no stepping back from globalization and the ongoing diffusion of economic power across multiple geographic markets.

Even in a down economy, many of the world's emerging markets have continued to enjoy solid growth in consumer spending, bolstered by long-term fundamentals such as population growth, an emerging middle class of aspirational

consumers, rising per capita incomes and greater credit availability.

These new sources of consumer spending may help businesses counteract sagging demand in Western economies and build a base of new consumers for the upturn. However, many traditional approaches to identifying, reaching and satisfying buyers will need to be refreshed or even retooled for these emerging consumer segments.

The organizations likely to achieve high performance during this current period of extreme change and volatility will be those that invest now in understanding the changing global customer base, that are willing to experiment with and master new routes to reaching new customers, and that focus going forward on fostering trust-based relationships to the same degree they have focused, historically, on managing customer transactions efficiently.

## The New Normal

Today's consumers are more diverse, with specialized needs and preferences, and knowing the cultural, economic and demographic dimensions that define these buyers is essential to finding and targeting new opportunities for growth (Figure 1). In the shadow of falling consumer confidence and increasingly unpredictable buyer behavior, however, these activities are also more difficult.

For consumers around the world, expectations are rising even as their loyalty to providers is falling. Understanding and satisfying these changing expectations requires greater focus, precision and consistency. While challenging, however, truly knowing the customer is a hallmark of high-performance businesses—especially in a challenging economic environment.

Globalization, expanded network connectivity and ubiquitous information access have made it easier and cheaper to reproduce a competitor's product or service. As a result, competitive advantage is increasingly short-lived, as what the customer experiences—from banking to fast food dining—feels more and more similar across providers.

In this environment, the customer relationship is one thing that is not easily commodified—a fact that the multi-polar world, where economic power is increasingly diffused across multiple countries and regions, brings into sharp relief. Engaging purposefully with the multi-polar world should be a key element of a consumer enterprise's strategic response to the downturn, part of positioning for long-term benefit.

Shaped by dramatic advances in information and communications technologies, greater economic openness, and the growing size and geographic reach of multinational companies, the multi-polar world has important implications for the long-term profitability and performance of many enterprise—implications now further heightened by economic slowdown and the search for new sources of growth.

Emerging markets such as in Latin America, Asia, Africa and Eastern Europe—with their young, economically active, increasingly well-educated and upwardly mobile populations—are increasingly attractive markets for companies in other parts of the world. Although slowed by the current economic context, many of these emerging markets have continued to enjoy growth in consumer spending, bolstered by long-term fundamentals such as population growth, an emerging middle class of aspirational consumers, rising per capita incomes and broader-based credit availability.

Projections estimate that rising incomes could lift an additional 2 billion people into the global middle class—defined as those with annual incomes between US\$6,000 and US\$30,000 in purchase power parity—by 2030.<sup>1</sup> Our research suggests that, by 2010, China and India alone will contain 123 million middle-class households.<sup>2</sup>

However, these markets also represent challenges when it comes to knowing and reaching these consumers. As more companies seek growth from emerging markets, many are finding that typical methods of interacting with customers can fail to resonate in these new markets.

Marketing strategies and operating models developed for mature markets will not readily “travel” to new markets, where consumers present cultural, economic and demographic facets that are markedly different from consumers in mature markets, including:

- A large, fragmented base of new consumers with low purchasing power and highly localized needs.
- Large populations spread over a vast geographic area characterized by cultural barriers and marked differences in lifestyle and language.
- Explosive and uneven demand, requiring relationship-driven operating models, multiple marketing, sales and service channels and constant focus on operational efficiency.
- Typically, a less mature business environment, with limited third-party capabilities and distribution infrastructure and long payment cycles.



Figure 1: Ongoing globalization presents new opportunities as well as new challenges for companies searching for profitable growth.

#### Extended Consumer Life

Consumers remain important targets beyond the traditional age limits

#### New Needs

Lifestages drive consumer needs, not demographics

#### Glocalization

Similar characteristics, but culturally specific, uniquely regional needs

#### Large Niches

Fragmented and channel-specific purchase/consumption behaviors

#### Service Experiences

High expectations fuelled by media, income growth and nano-second communication ability

### Opportunities in the "New Normal"

#### New Places

Opportunities in new geographies

#### New Faces

Opportunities with new segments

#### New Spaces

Opportunities from new needs

## Customer Centricity in the Multi-Polar World

To understand how companies can harness the growth opportunities inherent in the multi-polar world, Accenture conducted research<sup>3</sup> into the strategies followed by high-performance businesses across a range of countries and industries. We examined how these organizations address each of the five defining dimensions of the multi-polar world: new consumers, talent, innovation, resource sustainability and capital. We found that they are in effect writing a new playbook for globalization—one that will help businesses withstand short-term pressures while laying the groundwork for growth in the upturn.

High-performance businesses, we found, explore new geographic sources of value proactively and continually. They constantly look outward, sensing their business environment and that of their value chain partners, and make focused choices about where to compete and whom to engage. No two markets are the same and companies often need to go to multiple markets to find what they need, be it talent, capital or new customers.

Rapid growth and development, particularly in emerging markets, make an attractive proposition for companies seeking future revenue growth. It also becomes critical for companies to reach out to potential customers in overseas markets with new business models, channels and infrastructure investment that unlock otherwise latent demand.

In this battle for new consumers, service is at the forefront, whether consumers are in Beijing, Boston or Berlin. Consumers around the world are deserting companies in record numbers when they encounter experiences that fail to meet their expectations, according to the 2008 Accenture Customer Satisfaction Survey.

Overall, our 2008 survey found some two-thirds of all respondents (67 percent—up from 59 percent in 2007) reported leaving at least one provider as a result of poor service (Figure 2).

Underscoring this sharp rise in switching, we also found an overall erosion of customer loyalty. Fully half (50 percent) of our respondents reported switching providers in multiple industry sectors during the year.

Perhaps accounting for the high rate of consumer defection, our survey also found that consumer expectations are seldom met—particularly for consumers in emerging markets. Only 36 percent of consumers in these markets said their expectations were always or frequently met, compared with 48 percent in mature markets.

Accenture research continues to find that the customer experience plays a key role in building lasting, profitable relationships—even in a time of deep economic uncertainty and even in markets where, for many new consumers, value and affordability are synonymous concepts. According to the 2008 Accenture Customer Satisfaction Survey, large numbers of consumers in Brazil, Mexico, China and India expect

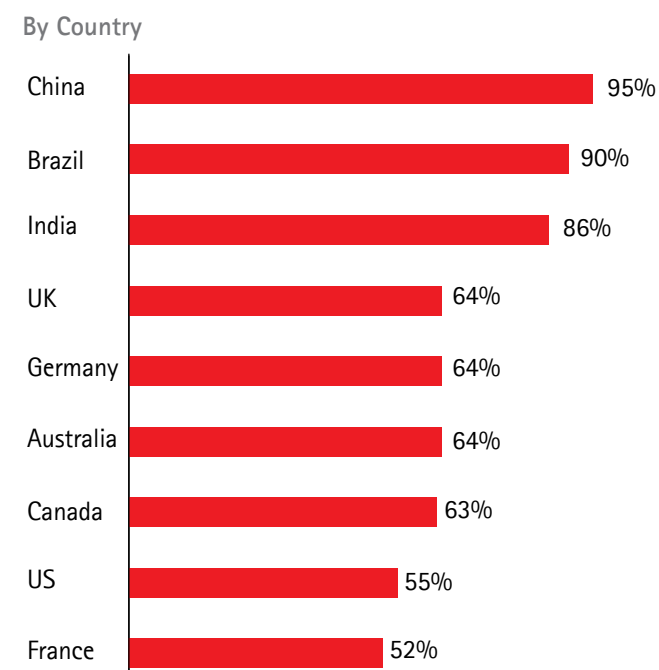
companies to meet or even exceed their expectations for customer service (39 to 42 percent, depending on country), product selection (38 to 51 percent) and convenience (39 to 45 percent) as a prerequisite for continuing to do business with these companies.

Another key insight gleaned from our annual global consumer survey has been the steady increase in what consumers expect from customer service. Year after year, consumers we survey in markets around the world consistently describe their expectations as higher now than they were five years ago, and higher than they were just 12 months ago.<sup>4</sup>

Nowhere has this phenomenon been more evident than in emerging markets, and in 2008, the trend was more pronounced than ever: 84 percent of survey respondents in China, India and Brazil reported that their expectations are higher now than they were five years ago. Sixty percent said their expectations are higher today than just 12 months ago (Figure 3).

Figure 2: Accenture late-2008 survey of 4,189 consumers in Australia, Brazil, Canada, China, France, Germany, India, the United States and the United Kingdom.

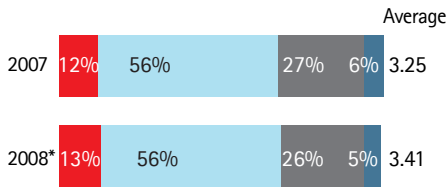
Percentage of end-consumer respondents who switched in the prior year due to a poor customer service experience



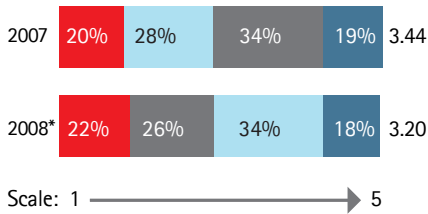
Source: Accenture, *High Performance in the Age of Customer Centricity*, customer satisfaction research, Accenture, 2008.

Figure 3: In both mature and emerging markets, consumer expectations are rising.

Global Overall



Compared to 12 Months Ago:

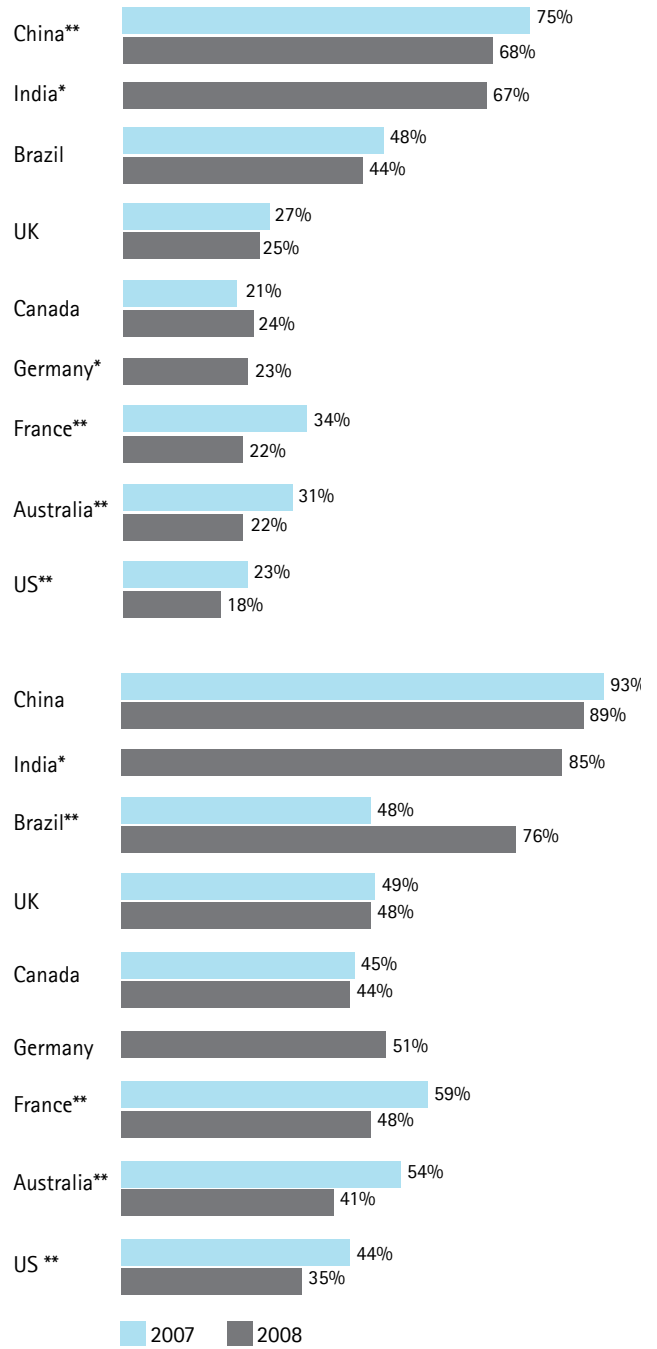


Compared to 5 Years Ago:

Scale: 1 → 5

By Country [Higher (net)]

Movement: 2007/2008



\*Not included in 2007

\*\*Where shift of Higher (Much + Slightly) between 2007 & 2008 is > 5%

## Mastering Customer Centricity

In a multi-polar world, where consumer needs and preferences can differ significantly market to market, a customer-centric approach to acquiring and keeping new customers is essential. Accenture believes that customer centricity is founded in mastery of three key elements: knowing the customer, reaching the customer and delivering an experience differentiated according to consumer needs and preferences.

Mastering these three elements involves many activities—but ultimately just one prerequisite: a sustained commitment to developing deep customer understanding and to operationalizing these insights across marketing, sales and customer service through intensive capability development.

To protect the value of existing relationships and help minimize the cost of churn and acquiring new customers—particularly during periods of economic uncertainty—companies are well served by confirming their understanding of what consumers expect and value and ensuring they are reaching and serving their consumers in ways that are customer-centric.

To achieve these goals, a high-performance business will develop a segmentation model that provides a complete, multidimensional picture of target segments—one that complements demographic, value and behavioral variables with information about buyer attitudes and needs (Figure 4). This integrated view will be especially powerful for identifying the most attractive segments and designing value propositions and experiences

aimed at these target segments. The organization's specific customer objectives—e.g., new market entry, retention, etc.—should determine which specific dimensions to focus on when developing this view.

Actionable segmentation is not a goal in itself, but a step towards creating true customer relevance. High-performance businesses also build the operational capabilities in marketing, sales and customer service required to translate a deep understanding of customers into differentiated propositions and the consistent delivery of differentiated experiences (Figure 5). Moreover, they focus on generating profit, building a strong business case that reflects a clear understanding of the potential value to be created by developing and delivering differentiated customer experiences.



Figure 4: High-performance businesses develop a multidimensional view of their customers that supports more actionable segmentation and analysis.

Actionable segmentation leverages broad insight

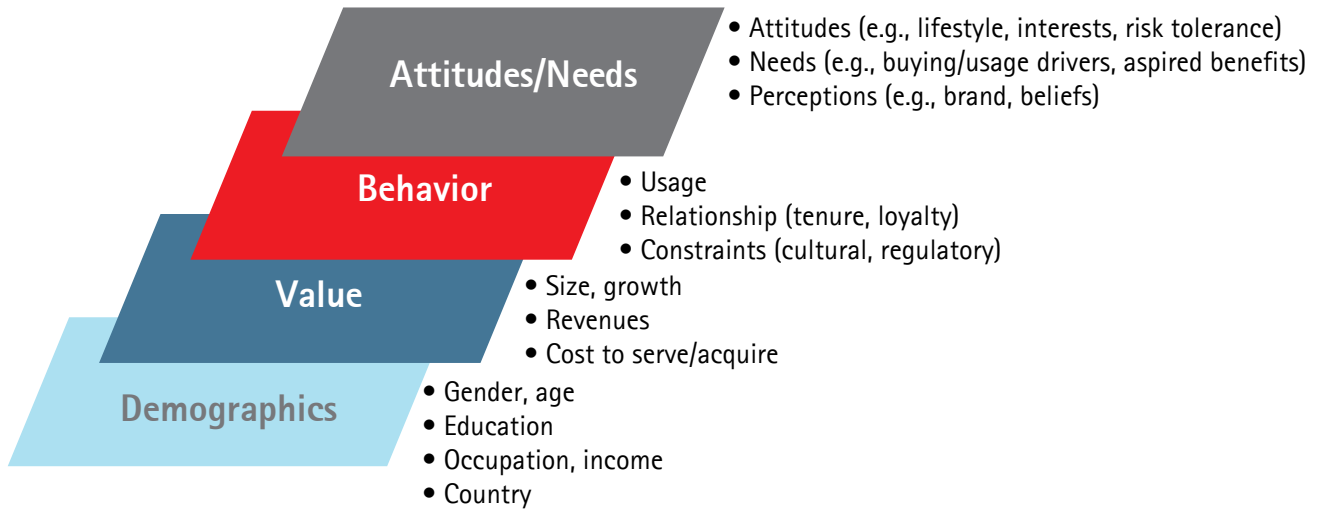
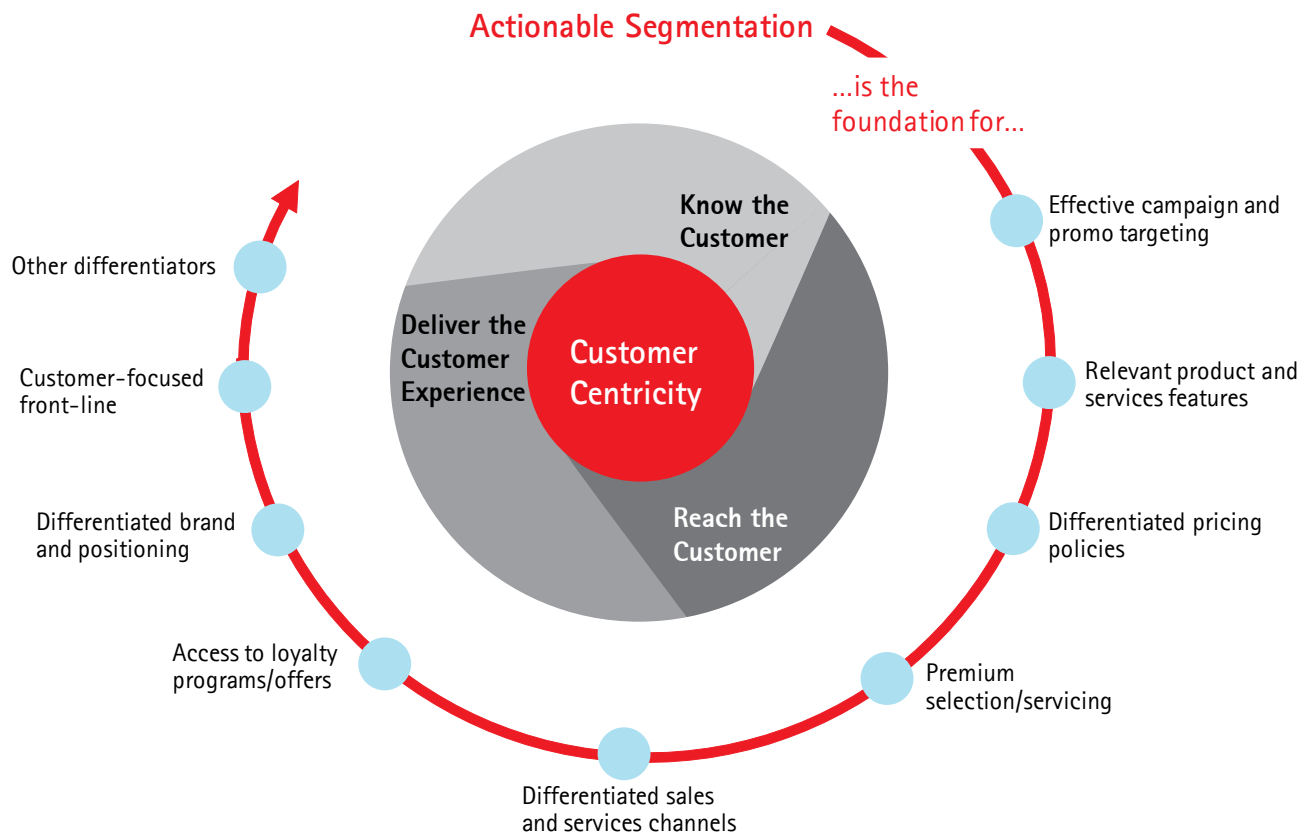


Figure 5: High-performance businesses translate actionable segmentation into more profitable customer treatment, with greater certainty about the impact on new business development and customer loyalty.



## Knowing the New Consumer

Today, the traditional view of what constitutes an "emerging" consumer segment is changing, due to growing recognition that economic criteria alone do not provide a complete and actionable picture of the growth potential of specific sectors, nor of the accessibility of certain emerging markets. These markets are, for example, highly fragmented in terms of buyer needs, values and spending power, with important segment-specific nuances not easily captured by taking a macro-level view.

For example, although India is classified by the World Bank as a lower-middle income country, some market sectors—such as the software, gem-cutting and textile industries—are world-class, with well-defined market infrastructures. In emerging markets such as in Latin America, Asia and Africa, young, economically active, and increasingly well-educated and upwardly mobile populations have already emerged as vital consumer segments—and attractive growth opportunities.

To illustrate a more "customer-centric" approach to customer segmentation—one that presents an integrated, multi-dimensional view of demographics, behavior, attitudes and needs, Accenture has developed a model depicting several cross-regional consumer segments representing strategic growth opportunities over the next decade.

From these segments, we have identified nine segments concentrated in emerging markets across geographic regions which will drive future growth. These segments can be seen across geographic regions but are typically anchored in specific regions, namely Africa, Asia and Latin America (Figure 6).

### Latin America

**Eco-entrant Accelerators:** Once marginal, consumers in low-skill jobs located mainly in cities are beginning to develop economic muscle due to increased disposable income. Value-driven spenders for their families, they increasingly purchase entry-level branded goods and basic durable goods, often through informal credit arrangements.

**Moment Maximizers:** These well-off and well-educated consumers comprise a live-for-the-moment group interested in experiences. They purchase and use new products and technologies to access new experiences, but show little loyalty to the products themselves.

### Emerging Africa and India

**Agro-entrant Accelerators:** These first-generation consumers are located in rural and city-fringe communities, and hold resource-based jobs in sectors like agriculture and mining. They are beginning to enjoy more disposable income and entering the consumer market for first time, often with no category experience and, therefore they require information and support. They have low brand awareness, are highly sensitive to price points and total spend, and focus on low-risk family purchases.

**Entrepreneurial Advancers—Rough Diamonds:** These established members of the mainstream business community are typically business owners or senior executives, at ease with complex offerings and premium brands. Time-stressed, dynamic and very self-directed, they appreciate and seek quality and brand status and have little price sensitivity.

**Entrepreneurial Advancers—Fresh Starters:** These consumers often own small start-up businesses and have limited financial resources. They are value buyers, seeking durability and value for money. Family enrichment is a significant driver, as is affinity to trusted vendors. They typically seek out expert advice when making purchases.

### Asia

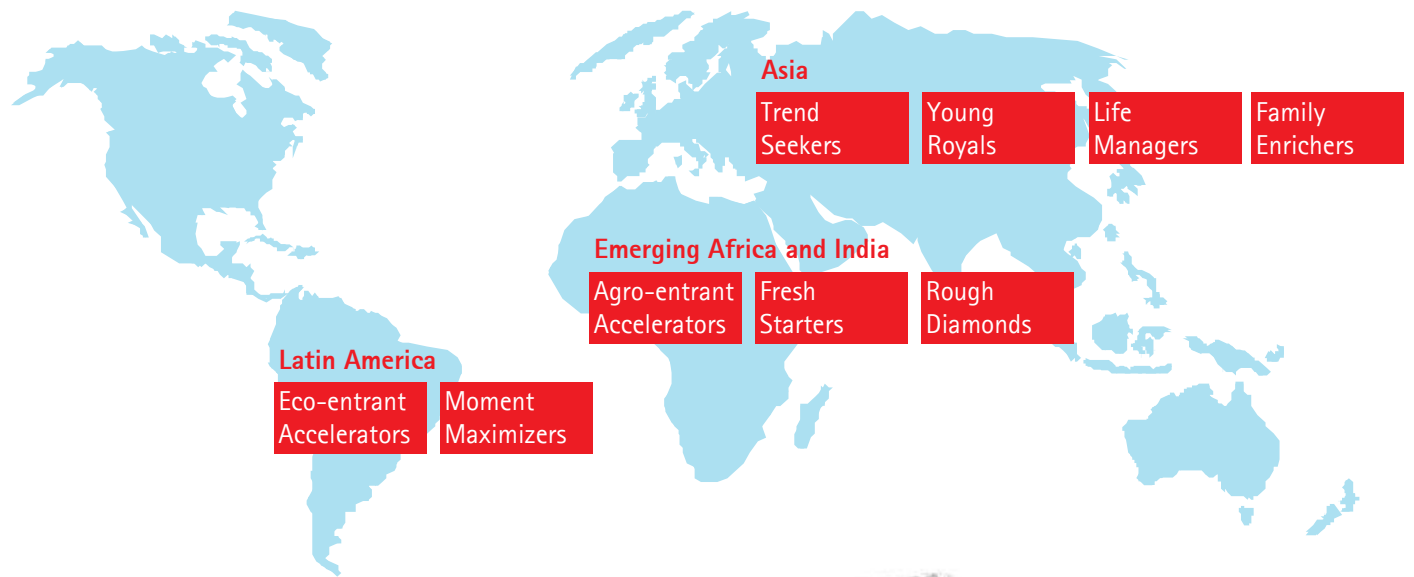
**Young Royals:** These urban, white-collar workers have high disposable income, and feel the need to live up to their high social status through strong affinity to famous international brands. They tend to be impulse buyers, in response to peer pressure and to reward themselves.

**Trend Seekers:** Young, Westernized and typically living in large urban areas, these consumers aim to be recognized as trendy irrespective of brand association. A limited income doesn't prevent them from purchasing the latest—especially in technology, fashion and entertainment. As a result, they are heavy credit card users.

**Family Enrichers:** This mature group comprises many retirees, interested in using their accumulated wealth to try new experiences and products they missed out on when younger—especially high-end durables and personal leisure activities. Strongly opinionated, they indirectly affect family purchasing behavior. Pragmatic and value-driven, they have a strong sense of satisfaction in their purchasing power and take pride in ownership.

**Life Managers:** These working-class earners balance a demanding work life and family commitments. Pragmatic, value-driven and family-oriented, they opt for "tried-and-tested" brands to accommodate a systematic approach to building their savings. Occasionally, they plan on purchasing big-ticket luxury items for personal enjoyment or family enrichment, especially during holiday and family occasions.

Figure 6: Key emerging-market consumer segments that will help drive growth



## Reaching the New Consumer

Our research tells us that the greatest challenges companies feel they are facing when it comes to reaching new consumers are inadequate distribution networks, inadequate infrastructure and weak marketing channels. In the face of these obstacles, how do high-performance businesses reach these emerging customer segments?

The Accenture Institute for High Performance studied the geographic strategies being followed by high-performance businesses—as distinct from lower performers—across a range of countries and industries. From a combination of primary and secondary research, including a survey of business leaders from 375 companies, representing nearly all industries and 53 developed and emerging markets, our research found that high-performance businesses are guided by three central maxims when harnessing the multi-polar world.

- Create geographic options
- Be authentically local
- Network the organization

### Create Geographic Options

Businesses told us that among the challenges facing their companies in reaching new consumers are inadequate distribution networks, inadequate infrastructure and weak marketing channels. However, those firms that have successfully adapted their customer-facing and/or consumer-facing operating models have become market leaders.

In the face of these obstacles, how do high-performance businesses reach new customers?

First, they tap base-of-the-pyramid demand. Nokia, working with the Grameen Foundation and Siemens, created the “Village Phone” program to provide mobile access to remote villages in Uganda and Rwanda. The program, which can reduce the cost of owning a mobile phone to US\$3 per

month, involves a local entrepreneur who acquires subscribers, an operator who offers services and a micro-financier who procures a network access point that supports 70 Nokia handsets.<sup>5</sup>

Likewise, one of the largest personal products manufacturers in Asia—CavinKare—pioneered the use of single-use sachets to sell shampoos to emerging low-income consumers in India, previously ignored by the multinationals. This move lowered price points for both consumers and the small retailers that dominate the retail landscape in India, enabling the company to win a 16 percent market share. Today, multinationals such as Unilever and P&G have followed suit and also offer similar sachet products to consumers in multiple emerging markets.<sup>6</sup>

Second, they build infrastructure to overcome the effects of geographic distance—bringing markets closer. One-third of the high-performance businesses we surveyed do this to a significant or great extent, compared with 22 percent of low-performance businesses.<sup>7</sup>

Gujarat Ambuja Cement, one of India's largest cement manufacturers, invested in a bulk ship transport system that took advantage of the hundreds of minor ports on India's coastline. This approach significantly reduced transport costs, one of the largest elements of the landed cost to consumers, and helped the company reach new consumers in new regions of the country.<sup>8</sup>

Third, they use apparently unorthodox distribution and marketing channels to reach previously under-served customer groups. Norwegian media firm Schibsted uses market developments and its specialist expertise to capture positions in its more peripheral markets such as Austria, Italy, Austria, Russian and Singapore. Despite the dominance of television advertising in Russia—one of the world's fastest-growing advertising markets—Schibsted's efficiently distributed free newspaper, *Moi Rayon*, has created a new market, becoming St. Petersburg's most-read newspaper.<sup>9</sup>

## Be Authentically Local

For years Accenture has been advising leading businesses to think globally and act locally. Now more than ever, it is essential that high-performance businesses focus greater attention on building a truly local business in each of the markets they serve. Being local has moved beyond marketing locally to truly operating locally across the business. As tastes, customs and regulations—and political environments—differ widely, high-performance businesses embed themselves in their chosen local and regional markets with full commitment as they execute their strategies. By proactively using customer analytics, high-performance businesses increase their understanding of new markets and the key challenges to creating demand for their products and services in these markets.

For example, India's Tata Motors' customer relationship management program makes real-time customer and vehicle data available across more than 1,000 locations.<sup>10</sup> In addition to its research and marketing intelligence staff, Avon, a US cosmetics company, employs internal and external statisticians to develop proprietary regression analyses using Avon's vast product and sales history.<sup>11</sup> US automotive-component supplier Johnson Controls uses market research to tailor products to different markets. One of its studies across the United States, Germany and the Czech Republic investigated women's preferences in vehicle interior design.<sup>12</sup>

High-performance businesses also hire locals and partner with local companies to get closer to customers. For example, US-headquartered consumer electronics retailer Best Buy partnered with The Carphone Warehouse, Europe's leading mobile phone retailer, in 2006 to serve European consumers with its Geek Squad services (agents who make help-desk house calls). The companies agreed to a joint venture granting Best Buy a 50 percent share of European retail stores and other businesses. This mode of

market entry fits with Best Buy's careful expansion strategy as it enables the company to benefit from The Carphone Warehouse's understanding of European consumers before launching its own branded stores.<sup>13</sup>

### **Network the Organization**

Acting on understanding from around the world and executing company strategy in multiple locations requires the ability to transfer people, resources, capital and know-how to the right places at the right time. Creating organizations that are permeable, both internally and externally, enables flows of people, ideas and best practices.

The ability to scan the evolving economic geography of the multi-polar world and embed business activities in local markets is essential—but high-performance businesses go further. They actively find ways to scale the benefits of local success to the organization at large.

GE Healthcare's newest MRI scanning machines, sold worldwide, are designed collaboratively between manufacturing and research centers in China, Hungary, Mexico and India. Unilever's Indian research center developed an inexpensive water purification system that meets the stringent standards of the U.S. Environment Protection Agency. Unilever plans to sell this system in other emerging markets in Africa and South America.<sup>14</sup>

By creating organizations that are permeable—both internally and externally—companies enable the exchange of ideas and best practices. Many companies are still on the journey to find the right global operating model. High-performance businesses are taking steps toward a model that mirrors their multi-polar business environment and enables them to reap the benefits of being both super-global and super-local.



## Delivering the Customer Experience

In summary, the cultural, economic and demographic drivers that shape and define consumer segments in emerging markets are quite different from those of mature markets, and dictate new strategies and capabilities for reaching the consumers and delivering satisfying experiences.

Understanding and satisfying the expectations and preferences of any target segment requires an in-depth analysis of that segment—as this paper has outlined, a “one size fits all” experience cannot be successful, particularly one designed to serve an altogether different segment.

However, we have found that the nine segments profiled in this paper do share certain “themes.” Understanding these common characteristics that can help companies interested in building new relationships with these customers begin thinking about experiences that reflect their distinct needs, preferences and sensibilities.

### First-generation Consumers

Accelerator segments are just entering the market place and are the most unpredictable of all these emerging segments. They are aware of mass-market brands, make trial purchases and make economic tradeoffs to meet their basic needs, such as low-purchase spends and small that meet their affordability criteria. The growth of these segments reflects the increasing economic importance of their home economies, as well as the realization that the so-called base of the economic pyramid provides as large an opportunity as the middle or top, albeit at different price points and per capita volumes.

Organizations wishing to tap opportunities in these growing segments must develop customized offerings delivered by segment-specific capabilities that meet the relationship-driven and tentative search for value by individuals in these segments. Examples range from fast-moving consumer goods firms introducing country-specific stock keeping units (SKUs), to insurers co-opting public channels such as post offices and cooperative banks to both evangelize and sell financial products.

### Family Focus

Consumers in both the Life Manager and Fresh Starter segments care deeply about earning for their families, and take a pragmatic approach to spending. Both spouses may work to provide the dual income that provides a wider scope for investments and greater, if still limited, access to discretionary luxury items. Neither segment is very brand conscious. Both groups are very conservative in their purchasing, opting for “tried-and-tested” offerings. This provides existing players that can leverage value-based and future-oriented propositions with an opportunity in the segment, as long as they stick to these risk-averse and information-seeking customers through their relatively long decision cycles.

### Established Players

Young Royals, Rough Diamonds and Family Enrichers—these groups share several traits: they are affluent, search for value at the top end of the market and have an inclination towards well-established brands and services. With a higher disposable income, they are more likely to spend on brands they value.

### Lifestyle Orientation

Moment Maximizers and Trend Seekers are the latest segments in the consumer mix, requiring sophisticated organizational capabilities in marketing, branding and delivery. Compared to mass-market consumers, these small segments have a higher disposable income, though Trend Seekers rely heavily on credit. Both segments value their status as trend setters, making them attractive marketing targets.

The main challenge with these two segments is to maximize the return on investment to reach them and transform them into long-term customers. These are the consumers coveted by firms such as high-end consumer electronics, boutique automobile customizers, expensive apparel brands and limited-access credit cards and clubs. At the same time, they may also be targeted by high-touch and relatively niche “experience” sellers such as cruise clubs, country clubs and niche vacation locations such as luxury eco-tourism.

Each organization needs to assess its current capabilities to develop relevant customer segmentation and to translate this analysis into differentiated customer experiences.

### Relevant Consumer Segmentation Insight

- What drives your existing customers in terms of attitudes, needs and behaviors?
- How are you integrating the behavior changes due to specific economic circumstances?
- How well do you know prospective consumers outside your current customer base?
- What segmentation and insight dimensions should you consider when trying to acquire new customer in existing markets?
- What dimensions should you consider when attempting to enter new markets?
- How can you leverage complementary insight sources (for example, from third parties) to enrich your existing segmentation?

### Consistent Consumer Segmentation Execution

- What is your current segmentation approach and model?
- Do you leverage different segmentation types—value, behavior and needs-based segmentation—in conjunction?
- Do you understand how the segmentation aligns with your strategy and value creation?
- Are you refreshing your insight on a regular basis, to reflect changing customer needs and feedback?
- Do you have the right segmentation skills and modeling tools in place?
- Are you able to create an integrated view of your customers that incorporates all relevant customer data?

- Do you have the analytics capability to translate customer segmentation into actionable elements with predictable outcomes?
- Do you design and deliver a segmented experience along the entire customer lifecycle?
- Who owns segmentation activities? How are other departments involved?
- Do your frontline employees understand your segmentation model and how to treat individual segments?



## Customer Centricity and High Performance in the Multi-Polar World

The profound impact of the economic recession on market demand and consumer behavior has compelled organizations across the world to take a hard look at their marketing strategies and streamline budgets and operating expenses in the front office. While the business environment remains challenging and the economic outlook uncertain, as cost reduction efforts free up capital, leading consumer organizations are already considering the next wave of investments that will position their organizations for success in the upturn and drive long-term growth.

These leaders recognize that how they respond to the multi-polar world—where economic power is increasingly diffused across multiple countries and regions—will be a factor in future business performance. No two companies are identical, in the way that no two markets

are completely the same. However, Accenture research into how high-performance businesses are responding to the multi-polar world has identified specific principles that guide the efforts of high-performance businesses where the consumers are concerned.

As outlined in this paper, they create geographic options, by reaching out to potential and often under-served customers in emerging markets with new business models, channels and infrastructure investment that unlock otherwise latent demand. They also weave themselves authentically into local business ecosystems, by relating and tailoring offerings to new consumers. Lastly, they network their organizations to allow the rapid mobility of people and ideas, including the cultivation of a global mindset throughout their organization, from the top down.

Adopting the emerging best practices illustrated by these organizations requires a world-class capability for actionable customer segmentation and analysis.

Such a capability provides a complete, multidimensional view of consumers—including critical local differences in preferences and consumption—and enables companies to tailor products and services accordingly and identify effective routes to market for these offerings.

In today's commercial environment, the customer relationship cannot be commodified. Companies must continuously renew their commitment—and strengthen their capabilities—for knowing and reaching the customer, and delivering an experience tailored to the needs, values and preference of target segments. Engaging purposefully with the multi-polar world by mastering these core principles of customer centricity—know, reach and deliver—should be a key element of a consumer enterprise's current response to the downturn, and a key element in part positioning the business for long-term benefit.



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<sup>1</sup>Goldman Sachs, "The Expanding Middle: The exploding world middle class and falling global inequality," July 7, 2008, Global Economics Paper No. 170.

<sup>2</sup>Accenture, "The Rise of the Multi-Polar World," 2008.

<sup>3</sup>Accenture surveyed business leaders from 375 companies, representing all major industries and 53 developed and emerging markets.

<sup>4</sup>Accenture, Annual Customer Satisfaction Survey, 2007 and 2008.

<sup>5</sup>Nokia, "Village Phone," accessed November 6, 2008; Nokia, "Nokia Siemens Networks Village Connection," 2007.

<sup>6</sup>William Holstein, "CEOs: Beware of a New Breed of Competitors in Emerging Markets," BNET, March 31, 2008.

<sup>7</sup>Accenture, "Strategies for Achieving High Performance in a Multi-Polar World," 2009.

<sup>8</sup>P.N.V. Nair, "Straddling the Indian market, ProjectMonitor, accessed May 2, 2009.

<sup>9</sup>Schibsted, Annual Report, 2007, p. 56.

<sup>10</sup>Tata Motors, "Tata Motors CRM-DMS initiative crosses the 1000th location milestone," May 22, 2007.

<sup>11</sup>Avon, Annual Report, 2007, p. 6.

<sup>12</sup>Dexigner, "What women want in vehicle interior design," September 8, 2008.

<sup>13</sup>Best Buy, "International growth," accessed July 16, 2008.

<sup>14</sup>Unilever, "Sustainability/Economic/Developing & Emerging Markets," accessed May 2, 2009.



Accenture helps companies achieve high performance in a challenging market. We design strategies for profitable retention and acquisition—including customer experience design and delivery—based on deep market and customer insights. We help execute these strategies quickly and efficiently, and help monitor and manage the results for continuous improvement.

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