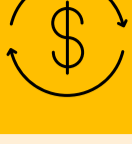


# Connecting Customer Journeys Under Regulatory Constraints



## BFSI Operating Reality

FINANCIAL INSTITUTIONS OPERATE ACROSS:

Fragmented systems and data limiting end-to-end visibility across CRM, risk, and operations, reducing impact of digital investments

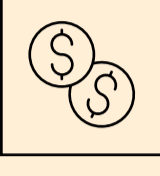
Legacy and regulatory constraints slowing integration and increasing delivery complexity despite sustained modernisation efforts

Siloed workflows and manual handoffs constraining speed, consistency, and personalisation across customer journeys



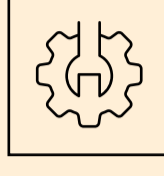
**Outcome:**

Limited ability to translate technology investment into consistent, end-to-end customer and operational outcomes



**68%**

of BFSI organisations are increasing technology investments to improve customer & operational experiences



**But only 34%**

are seeing measurable improvements in service efficiency

## Challenges: Why Outcomes Fall Short

### 1. Competing Priorities Under Cost & Risk Pressure

Financial institutions must balance customer experience, regulatory compliance, and cost efficiency simultaneously.

**59%**



Employee productivity & frontline enablement

**50%**



Cost efficiency & risk management

**50%**



Customer experience & service innovation



**Tension:**

Improving experience while maintaining strict risk and regulatory controls within constrained cost structures

### 2. Fragmented Platforms, Workflows & Data

CRM, onboarding, risk, and service platforms operate in silos

Customer data is spread across multiple systems (core banking, CRM, fraud detection, digital channels)

Manual reconciliation and "human middleware" still bridge gaps across processes

**67%**



have defined customer experience KPIs across the organisation

**Yet only 26%**



have a single, unified customer data view



**Result:**

Inconsistent customer experiences, duplicated effort, and limited real-time visibility for decision-making

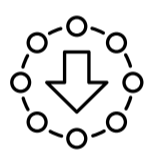
### 3. Operational Inefficiencies from Disconnected Execution

Disconnected workflows create friction across onboarding, servicing, and risk processes.



**71%**

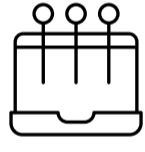
of customer interactions are now digital, increasing execution pressure across channels



**39%**

struggle with maintaining consistent and updated customer information across systems

#### Other Challenges:



**23%**

Leveraging data for personalisation & decisioning



**21%**

Integrating physical & digital service channels



**Result:**

Slower resolution times, higher operational load, and inconsistent service delivery across channels

### 4. AI Adoption Constrained by Fragmented Use Cases

Key barriers to scaling AI:

**74%**

Difficulty differentiating between overlapping AI solutions

**59%**

Uncertainty in delivering context-aware AI outcomes at scale

**59%**

Difficulty ensuring seamless escalation between AI & human workflows



**Result:**

AI remains fragmented across use cases and is not fully embedded into end-to-end processes

N=40 Australian BFSI Organisations, Source: Ecosystem, 2026

## Building Connected Customer Experiences

- Orchestrate End-to-End Customer Journeys**  
Connect onboarding, servicing, and risk processes across front, middle, and back office using workflow orchestration to reduce handoffs, delays, and manual coordination.
- Simplify & Integrate Platforms**  
Unify core banking, CRM, risk, and service environments on a more integrated infrastructure layer to reduce duplication, improve interoperability, and simplify operations.
- Turn Data into a Real-Time Institutional View**  
Consolidate customer, transaction, and operational data into a governed, real-time view to support faster decisions, issue resolution, and risk visibility.
- Embed Intelligence into Daily Operations**  
Apply AI within structured workflows such as KYC, fraud detection, credit decisioning, and service management to improve speed, accuracy, and compliance.
- Strengthen Customer Engagement & Governance**  
Enable consistent, omnichannel customer engagement while embedding risk, compliance, and audit controls to ensure scalable and trusted operations.

Customer journeys continue to break at handoffs across onboarding, servicing, and risk, even as digital investments scale.

Without connected execution across front, middle, and back office, technology investment struggles to deliver consistent, end-to-end customer and operational outcomes.

[Discover more about the Total Experience Advantage](#)

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