

From Internal Efficiency to Customer Excellence

Shifting from static workflows to dynamic,
automated processes that deliver superior value

WHAT WE'LL COVER

Today's Agenda

4 transformative themes for today

01 Agile Processes

From set-and-forget to real-time adaptation

02 Friction Elimination

Identifying & removing customer pain points

03 Seamless Value Thread

Connecting back office to front-line

04 Scalable Foundation

Growth without added complexity

THE COMPETITIVE REALITY

The Cost of an Inward-Looking Organisation

73%

of customers will switch brands after just one bad experience

2.5x

more revenue generated by experience-led companies vs their peers

68%

of customers lost cite 'indifference' — not price or product quality

Source: Forrester CX Index · McKinsey Customer Experience Report

01 Moving to Agile, Real-Time Processes

✗ Set & Forget

- Annual or quarterly process reviews
- Rigid workflows unchanged for years
- Reactive — only fixes on complaints
- Data siloed, rarely actionable
- Change requires lengthy approvals

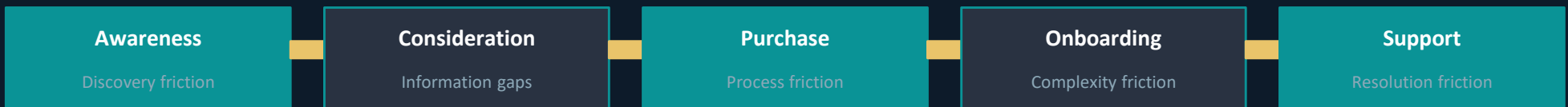
✓ Agile & Adaptive

- Continuous monitoring & real-time signals
- Workflows trigger on customer behaviour
- Proactive — predicts friction before it occurs
- Unified data feeds live process decisions
- Changes deployed in hours, not months

💡 Agile processes reduce average customer complaint resolution time by up to 40% — Gartner 2024

02 Identifying & Eliminating Friction Points

Map the journey. Kill the friction. Earn the loyalty.



Journey Mapping

Use real data to chart every customer touchpoint and pinpoint drop-off moments

VOC Analytics

Voice of Customer tools surface hidden pain points buried in support tickets and reviews

Intelligent Automation

Automate repetitive interactions so customers never wait for routine answers

Personalisation Engines

Serve context-aware content and offers that reduce decision fatigue

Omni-Channel Continuity

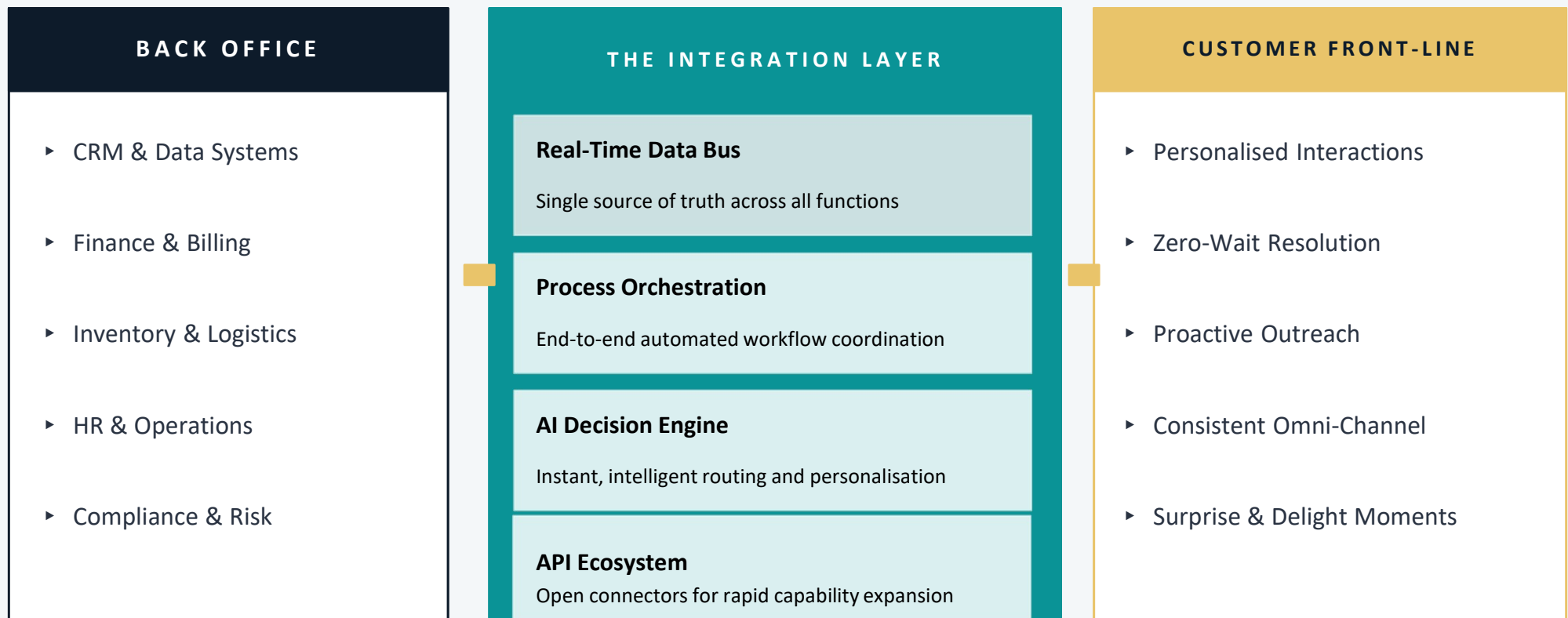
Ensure customers pick up exactly where they left off across every channel

Proactive Communication

Alert customers before issues arise — turning problems into moments of delight

03 Creating the Seamless Value Thread

From back-office operations to front-line customer moments — one connected flow



04 Building a Scalable Digital Foundation

Grow your capabilities without multiplying your complexity



Composable Architecture

Build with modular components that swap in and out without rebuilding the whole. APIs and microservices allow capability expansion at speed.

→ Deploy new features 3× faster



Cloud-Native Scalability

Infrastructure that grows instantly with demand peaks and contracts in quiet periods. No over-provisioning, no performance ceilings.

→ 99.99% uptime at any volume



Embedded Intelligence

AI and machine learning baked into core processes — not bolted on. Continuous learning means the system improves with every interaction.

→ Self-improving CX loops



Human-Centred Design

Technology invisible to users. Every layer of sophistication translates to simplicity at the point of interaction — for customers and staff alike.

→ NPS lifts of 20–35 points

TRANSFORMATION LENS

The Six Process Archetypes

Not all processes should be transformed the same way.

The strategic question

Do we know which archetype each of our critical journeys belongs to? That mapping exercise is worth more than most transformation programmes.

01 Transactional

The Workhorse

High volume, low variance, rule-bound. Payments, updates, confirmations.

Lever **Full automation / RPA**

Watch **Over-engineering simple rules**

02 Decision-Intensive

The Judgement Call

Low volume, high consequence. Credit approvals, underwriting, triage.

Lever **AI-assisted human decision**

Watch **Black-box accountability gaps**

03 Collaborative

The Handoff Nightmare

Spans teams or organisations. Onboarding, claims, contract management.

Lever **Orchestration & shared visibility**

Watch **Friction lives at every handoff**

04 Knowledge-Intensive

The Expertise Trap

Strategy, design, complex problem-solving. Resists standardisation.

Lever **Frameworks, not workflows**

Watch **Standardising away the judgement**

05 Relationship & Experience

The Human Moment

Advisory, complaints, service recovery. Emotional intelligence is the differentiator.

Lever **Invisible tech, visible humanity**

Watch **Scripted responses killing brand trust**

06 Compliance & Control

The Necessary Friction

Audit trails, regulatory reporting, risk sign-offs. Exists to protect, not serve.

Lever **Invisible to customer, robust to regulator**

Watch **Eliminating friction that actually matters**

Designing AI-Ready Target Processes

From human-centric workflows to structured, data-driven systems where AI and humans collaborate seamlessly.

01

Document & Standardise

Kill tribal knowledge

- › Map every input, step, decision, exception & handoff
- › Standardise execution across teams before automating
- › Convert implicit habits into explicit rules & process maps

02

AI Assist vs. Human Judgment Zones

Define the boundary clearly

- › Assign high-volume, low-risk tasks to AI autonomy
- › Protect strategic decisions, ethics & empathy for humans
- › Build crisp escalation rules for AI-to-human handoffs

03

AI-Ready Data Pipeline

Clean data in, great outcomes out

- › Centralise data from silos into warehouses or data lakes
- › Enforce pipelines that clean, validate & strip PII
- › Enrich with metadata tags for semantic search & retrieval

04

Modular Interfaces & AI APIs

Plug-and-play intelligence

- › Treat AI as pluggable microservices — swap models freely
- › Standardise APIs with strict specs & predictable naming
- › Package reusable 'skills': schemas, prompts, instructions

Leading Organisations Already on the Journey

Largest Bank

Financial Services

AI-Powered Fraud & Service Excellence

Deployed Gen AI across 10M+ customers — NameCheck, CallerCheck, and proactive transaction alerts processing 20,000 warnings/day.

- ✓ 50% reduction in customer scam losses
- ✓ 30% drop in customer-reported fraud
- ✓ 40% decrease in call centre wait times
- ✓ #1 bank in APAC for AI maturity (Evident AI Index 2024)

Largest Telecom Services

Telecommunications

Frontline AI & Proactive Network CX

Built One Sentence Summary and AskMe (Azure OpenAI) for 8,000+ frontline staff. SmartFix performs 2.5M proactive network actions/year.

- ✓ 90% of staff saved time with AI tools
- ✓ 20% reduction in follow-up customer contacts
- ✓ ~1M support calls prevented by SmartFix (FY25)
- ✓ 86% of consumer interactions now via digital self-service

Top Banking Institution

Financial Services

Customer Brain — AI-Driven Next Best Action

Built a centralised 'Customer Brain' powered by 800+ adaptive ML models and 1,000+ data attributes, spanning every customer channel.

- ✓ 50M+ monthly AI-guided interactions
- ✓ 75% channel coverage achieved within 24 months
- ✓ Up to 60% customer engagement on proactive actions
- ✓ Review time cut from 45 min → 5 min per document

Largest Retailer

Retail & Grocery

Data-Led Personalisation at Scale

Retail platform uses Quantum analytics and 14.5M Everyday Rewards members to deliver AI personalisation across 3,000+ stores and digital channels.

- ✓ 5x more likely to buy vs. traditional marketing
- ✓ \$1B automated fulfilment hub operational 2025
- ✓ 37% Australian grocery market share maintained
- ✓ Double-digit YoY digital engagement growth since 2023

THE TRANSFORMATION ROADMAP

Three Horizons to Customer Excellence

STABILISE

Horizon 1

0–6 Months

- ✓ Audit current process pain points
- ✓ Baseline CX metrics (NPS, CSAT, CES)
- ✓ Quick wins: remove 3 key friction points
- ✓ Stand up a unified data dashboard

ACCELERATE

Horizon 2

6–18 Months

- ✓ Deploy journey orchestration platform
- ✓ Automate top 5 high-volume interactions
- ✓ Connect back-office to CX data feed
- ✓ Launch personalisation at scale

TRANSFORM

Horizon 3

18–36 Months

- ✓ Predictive, AI-driven CX engine live
- ✓ Real-time adaptive workflows across all channels
- ✓ Build a self-improving customer loop
- ✓ Become a benchmark for CX in your sector

THE BOTTOM LINE

Your Customers Won't Wait for You to Catch Up.

The organisations that thrive will be those that:
align every process to customer value, remove friction relentlessly,
and build the digital backbone to grow without limits.

- 1 Start with the customer and work backwards
- 2 Fix friction before it becomes attrition
- 3 Build once, scale everywhere

The shift from internal efficiency to customer excellence isn't a project — it's a mindset.



Let's start the conversation. What's your one friction point to eliminate this quarter?