

The Banking CX Innovation Playbook for Expansion Initiatives: **Unified, Predictive, Effortless**

How AI-Driven CX Orchestration
Can Help Banks Scale Growth,
Strengthen Customer Trust, and
Improve CXI



Introduction

Customers increasingly expect instant, intuitive experiences, whether they walk into a branch, message through the app, or call for support. If banks can't deliver this, the consequences could be serious: switching behavior is at a 10-year high, with 21% citing customer service as their reason for looking elsewhere.¹

Many banks are already investing in digital customer-centric initiatives to support omnichannel journeys and intuitive customer interactions.

The next phase of CX evolution requires **unifying these capabilities into one orchestrated ecosystem**: one where customer journeys are seamless, agent workloads are reduced, and data becomes predictive rather than reactive.

Sutherland has developed a holistic CX transformation, powered by AI, to support banks looking to revolutionize their customer experience. Interested in creating experiences that consumers love? Read this playbook to find out how.

¹Plugging the leak: Retaining banking customers amid record switching

Why CX Has Become a **Strategic Imperative**

Nearly 1 in 5 customers considered switching banks in 2025,² and one of the biggest drivers of change was the feeling that other financial institutions align more closely with customer needs. As the industry enters one of its most ambitious growth chapters, designing and delivering effortless CX becomes paramount.



Scale Increases Inconsistency

More branches + more digital volume = more friction unless channels operate as one system.



CXI Is Now a Leading Indicator

The shift from NPS to CXI reflects an industry-wide goal: predictable, consistent customer experience everywhere.



Customer Segments Are Diverging

Older legacy markets prefer branches; newer markets are mobile-first. CX must serve both seamlessly.



Micro Frictions Become Macro Risks

Misroutes, bad transfers, repeat authentication, and inconsistent answers compound into brand-impacting pain.



AI Drives Differentiation

Banks that use AI to orchestrate journeys - not just automate tasks - are setting themselves apart.

Your next CX advantage comes from unifying systems, channels, and people into one predictive, orchestrated ecosystem.

²The 2025 State of Banking Report

Orchestration that Elevates: Five Steps to CX Success



Step 1

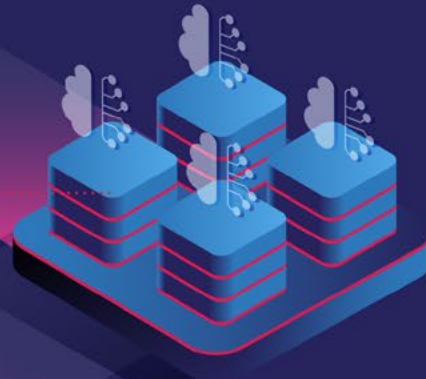
Connect Instantly

AI understands customer intent and completes secure authentication upfront to deliver faster, more accurate service.

Step 2

Build Knowledge

An AI-powered knowledge and coaching system accelerates customer onboarding and elevates every interaction.



Step 3

Empower Agents

AI delivers live guidance and prompts so every agent knows exactly what to do next.

Step 4

Flow Effortlessly

Unify digital, voice, and in-person experiences to deliver consistent journeys customers can trust.



Step 3

Learn Continuously

Predictive AI monitors service health in real time so you can improve CX before issues surface.

The Banking CX Target State

Customers never repeat themselves

CXI improves predictably, supported by actionable signals

Authentication takes seconds, not minutes

Journeys flow smoothly across branch → app → care

Agents get real-time guidance and context

Training and knowledge are unified, consistent, and continuously improving

Leaders have a live, AI-powered view of friction, sentiment, and performance



This is CX built for a national, digital-first bank

Typical Sutherland Impact Across Our Banking Clients

12x

faster customer authentication

20%

faster resolution

>9

CXI in 12 months

Sutherland's Intelligent CX Orchestration harmonizes servicing across its expanding branch network, modern digital banking platform, and national contact center operations.

Transforming customer journeys just takes five steps.

Step 1 — **Connect Instantly**

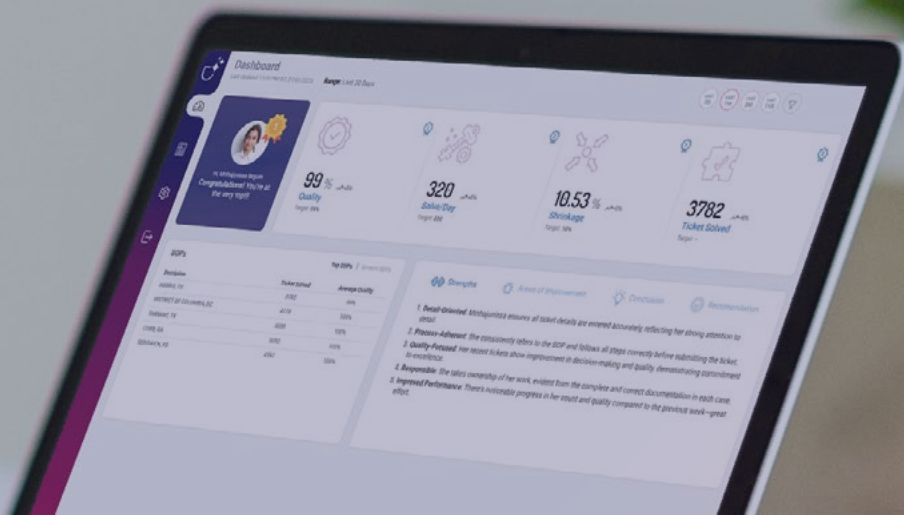
The Problem

As interaction volumes increase across branches, mobile, chat, and voice, customers enter your organization through fragmented pathways that lack shared context. They are frequently asked to repeat information, re-authenticate, or navigate misrouted interactions – undermining trust before service even begins.

Sutherland's Solution

We use AI-powered tools to instantly infer customer intent and guide them to the next-best action. This reduces misroutes from typical levels of ~35% to <15%. Our authentication orchestration platform [Sutherland Connect®](#) can integrate with your existing security infrastructure to cut identity verification time by up to 12x. [Sutherland CX360®](#), our AI-enabled user analytics solution, can unify entry points across your digital and branch ecosystem, creating consistent, low-effort starts to every journey.





Step 2 — Build Knowledge

The Problem

Critical customer and product knowledge is distributed across branches, digital teams, care centers, and product groups, with no single source of truth. This fragmentation slows onboarding, increases error rates, and leads to uneven customer experiences that vary by channel and location.

Sutherland's Solution

We create an automatically updating, centralized knowledge base to serve as a single source of truth across your whole business. [SmartLeap® HelpTree](#) and AI Coaching Assist systems can accelerate your proficiency ramp by 30% and support continuous learning for your customer service team. Information generated in your organization stays with you, enriching generations of employees. Knowledge stays fresh using auto-updates and usage analytics.

Step 3 — Empower Care

The Problem

Agents often begin customer interactions without adequate visibility, forcing repetitive questioning, increasing handling times, and reducing the effectiveness of digital containment strategies. Without real-time guidance, your team cannot serve clients as confidently as possible – a problem that only compounds as you scale.

Sutherland's Solution

Sutherland's Agent Assist AI provides full context for every interaction, eliminating repetitive questioning and reducing effort for both agents and customers. [Sutherland CX360®](#) surfaces next-best actions, while Automated Quality Management strengthens feedback loops across the enterprise. Combined, these reduce AHT by 20+%, improve first-contact resolution by 15%+, and ensure customers feel genuinely understood across every channel.

Step 4 — Curate Seamless Experiences

The Problem

As you expand and modernize digital banking, journeys across touchpoints remain inconsistent. These gaps introduce operational variance, confuse customers, and make it difficult to deliver the predictable, high-quality CX required to support growth.

Sutherland's Solution

Sutherland Foundry workshops help redesign end-to-end customer journeys for seamless digital-to-human transitions. [Sutherland Connect®](#) and our state-of-the-art [Conversational AI](#) unify servicing across app, voice, and branch channels. We can enable banks to deliver predictable, consistent experiences regardless of where or how customers engage, improving CXI scores to 9 or higher, all while reducing operational variance across markets.

Step 5 — Act Pre-emptively

The Problem

Banks generate immense amounts of data across fraud, AML, payments, lending, collections, and customer interactions. Without connected insights, leaders are forced to react to issues after they surface rather than anticipate them. This limits the ability to predict CX risks, identify emerging friction, or intervene early, leaving performance improvements slower and less reliable.

Sutherland's Solution

Predictive insights from [Sutherland CX360®](#) and Agentic AI dashboards provide real-time visibility across servicing channels. They analyze sentiment, friction, and operational trends; identify emerging risks; and guide targeted interventions. This can enable a shift from reactive management to proactive prediction: enhancing customer satisfaction, supporting credit and collections teams, and identifying cost-saving opportunities earlier.

The next generation bank is: one defined by digital intelligence, operational efficiency, and seamless customer experiences. Sutherland is ready to help accelerate that journey, combining AI-powered CX transformation, digital engineering, and deep financial services expertise to deliver measurable impact.



We strengthen the stack **you already trust.**

Typical Implementation Roadmap

0-90 Days

- AI routing and voice biometrics PoC
- HelpTree rollout + top 100 journeys mapped
- Sutherland CX360® friction baseline established

90-180 Days

- Agent Assist AI and AQM activated
- Foundry journey redesign workshops
- Authentication orchestration deployed

180-360 Days

- Predictive CXI dashboards
- Full omnichannel orchestration
- Continuous learning loops and optimization

Why Sutherland

Our Edge

-  38+ years transforming BFS service
-  Proprietary AI platforms: **Sutherland CX360®**, **Sutherland Connect®**, **HelpTree**, **Agent Assist**, **Agentic AI**
-  Experience + Data + Engineering **Foundry** model
-  Proven CXI and AHT improvements at national-scale banks

The next generation of banking - digital, human, seamless.
Let's co-create a CX ecosystem that scales with your ambition.

Let's map your fastest path to orchestrated CX and measurable enterprise value.

Artificial Intelligence. Automation. Cloud Engineering. Advanced Analytics.
For Enterprises, these are key factors of success. For us, they're our core expertise.

We work with global iconic brands. We bring them a unique value proposition through market-leading technologies and business process excellence. At the heart of it all is Digital Engineering Services – the foundation that powers rapid innovation and scalable business transformation.

We've created 363 unique and independent inventions, 250 of which are AI-based and rolled up under several patent grants in critical technologies. Leveraging our advanced products and platforms, we drive digital transformation at scale, optimize critical business operations, reinvent experiences, and pioneer new solutions, all provided through a seamless "as-a-service" model.

For each company, we provide new keys for their businesses, the people they work with, and the customers they serve. With proven strategies and agile execution, we don't just enable change – we engineer digital outcomes.

