

# Driving Loyalty through Seamless Customer Experiences

The financial services industry is at a crossroads. Customers now benchmark every interaction against their most seamless digital experiences—whether from a fintech, a streaming service, or an online retailer. At the same time, regulators are raising expectations for transparency, security, and compliance.

This dual pressure is transforming the industry. Customers expect immediacy, convenience, and trust as the default. Institutions that cannot deliver are seeing higher churn, declining loyalty, and growing vulnerability to digital-first disruptors.

Innovative companies are automating and connecting agreement processes to deliver a seamless buying experience that meets customers where they are. And, as a [recent survey](#) found, there's significant risk involved in not providing a great experience, with 86% of respondents stating they're willing to leave a brand after just two poor experiences. Customers are recognising this shift and rewarding 'customer-first' businesses.

This eBook explores the emerging trends reshaping financial services and offers practical insights on how leading firms are redefining customer engagement. From frictionless onboarding to AI-driven compliance, we'll examine how forward-thinking organisations are reimagining agreements—not as back-office paperwork, but as strategic touchpoints for growth, trust, and long-term loyalty.

By understanding these trends and applying best practices, businesses can create intuitive, consistent experiences that exceed expectations—driving loyalty, revenue growth, and competitive advantage.

# The state of modern consumers

Customers no longer compare their bank to other banks or their insurer to other insurers—they compare them to the best digital experience they've had anywhere. Whether applying for a mortgage, transferring wealth, or filing a claim, today's customers demand experiences that are seamless, mobile-ready, and transparent. Institutions that can't deliver risk losing relevance in an era of digital abundance.

## 80%

of customers now consider the experience a company provides to be as important as its products and services.<sup>1</sup>

To meet rising customer expectations, financial institutions are rethinking their business models to deliver greater convenience, personalisation, and speed. Banks are expanding beyond traditional branches to offer seamless digital onboarding, personalised product recommendations, and instant loan approvals. Insurers are introducing mobile-first claims experiences and proactive policy updates.

## 80%

increase in revenue for companies focusing on customer experience.<sup>2</sup>

Wealth managers are adopting digital advice tools and secure collaboration platforms to build stronger, ongoing client relationships. In every case, the goal is the same: to create frictionless, connected experiences that inspire trust and loyalty.

## 42%

Increase in customer retention by investing in improving customer experience.<sup>3</sup>

Yet even as digital transformation accelerates, the customer experience often breaks down at a critical point—the agreement process. Whether it's a customer applying for a mortgage, opening a new account, or signing an investment mandate, manual paperwork, wet signatures, and slow approval chains create frustration, delays, and errors. Each extra step risks abandonment and undermines confidence in the institution, underscoring the need for fast, secure, and fully digital interactions that align with modern expectations.

Ultimately, success in financial services depends on delivering a cohesive experience across every channel and device. Achieving this takes more than digitising forms—it requires aligning data, processes, and technology around one central goal: earning and retaining customer trust.

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<sup>1</sup> Forbes, 58% Of Customers Will Pay More For Better Customer Service, 2022

<sup>2</sup> Zippia, 25 Must-Know Customer Experience Statistics, 2023

<sup>3</sup> Keap, The Advantages of Improving Customer Experience, 2022

# Industry Pressures

It isn't only customer expectations raising the bar—industry-wide challenges are converging to reshape how financial institutions operate.

## **Regulatory scrutiny is intensifying.**

Governments and regulators are expanding their focus beyond compliance to include operational resilience, AI governance, and third-party risk. The cost of failure is rising—2024 saw a record increase in AML/KYC fines globally<sup>4</sup>. Manual, paper-heavy systems make compliance slower and more costly, reducing agility just when regulators expect speed, transparency, and precision.

## **Fraud and financial crime are escalating.**

Synthetic identity fraud alone costs billions annually, and new technologies like real-time payments and generative AI have widened the attack surface. According to Kroll<sup>5</sup>, 71% of financial services professionals expect financial crime risk to rise in 2025. Legacy onboarding and agreement processes add friction for customers—and create more opportunities for fraudsters.

## **Margins are under pressure.**

With cost-to-income ratios tightening and competition from digital-first challengers, manual workflows are no longer sustainable. Every paper form, wet signature, and human handoff adds cost, error, and delay. Automating agreement and verification processes can reduce overhead, accelerate time-to-revenue, and redirect talent toward higher-value activities.

In an environment defined by complexity and competition, success belongs to the agile—the organisations that digitise agreements, automate compliance, and turn every interaction into a trusted, seamless experience.

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<sup>4</sup>Fenergo, Regulatory Penalties for Global Financial Institutions Surge 31% in H1 2024, 2024

<sup>5</sup>Kroll, Financial Services Professionals Expect Financial Crime Risk to Rise in 2025, 2025

# Common CX pain points

Even as organisations invest more in customer experience, many still struggle to deliver seamless, personalised interactions.

## **Siloed Tools and Disconnected Systems**

In financial services, fragmented platforms are common: a bank might use separate systems for mortgage applications, deposit accounts, and wealth management. Advisors and back-office staff must manually reconcile data across these platforms, slowing approvals and creating inconsistent experiences. Customers may face delays when opening multiple accounts or applying for loans, and opportunities for cross-selling credit cards, insurance, or investment products are missed.

## **Manual Processes That Slow Everything Down**

Paper-heavy workflows for loan agreements, insurance policies, investment mandates, or credit applications introduce errors and delays. Even the most diligent staff can't deliver fast, frictionless experiences when documents require wet signatures, compliance checks are manual, or multiple approvals are needed. Customers encounter frustration and may abandon applications mid-process.

## **Limited Visibility Hinders Personalisation**

Without a 360-degree view of client accounts, transactions, and interactions, financial institutions struggle to anticipate needs or offer timely advice. For example, advisors may miss opportunities to suggest refinancing a mortgage, adjusting coverage, or offering tailored investment strategies. This lack of insight limits proactive engagement and reduces customer satisfaction and loyalty.

These challenges create friction across the financial lifecycle—from onboarding and lending to servicing and wealth management. Overcoming them requires integrated, digital-first solutions that connect data, workflows, and compliance, enabling banks, insurers, and wealth managers to deliver faster, smarter, and more personalised experiences.



## How modern agreements elevate customer experience and ROI

Customers today compare every interaction to the seamless digital experiences they enjoy on leading consumer platforms.

Customers benchmark every interaction against the seamless digital experiences they enjoy on leading consumer platforms. Modernising agreement processes is a fast, high-impact way to close this gap:

- **Friction-free customer convenience:** Mobile-ready workflows eliminate paperwork, reduce errors, and let customers complete tasks anywhere, anytime.
- **Empowered employees:** Automating repetitive admin frees teams to focus on meaningful customer interactions.
- **Revenue growth and loyalty:** Promoters spend 3.5x more than detractors, and 78% of consumers recommend brands that deliver effortless, personalised service.
- **Greater trust and security:** Identity verification and audit trails protect customer data and build confidence.

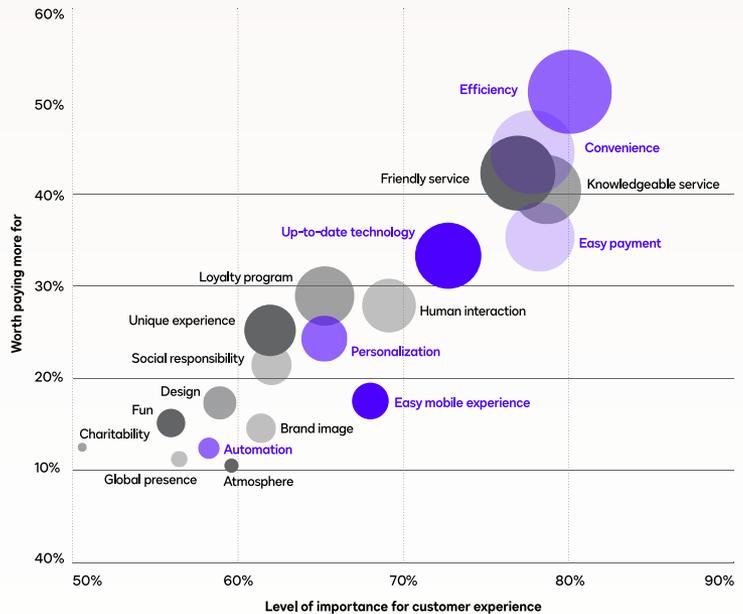
Modern agreements not only improve the experience for customers and employees —they directly translate into higher ROI and sustained business growth.

“Docusign is not just a product but a [trusted] brand as well. [Customers trust it, and for good reason.](#)”

Head of Product  
Lumi



## Not Just a Nice-to-Have: How Customer Experience Impacts Revenue



Research shows that the benefits offered by modern agreement technology offer improvements that consumers value and are willing to pay for (efficiency, convenience, etc.).<sup>6</sup>

● Purple circles highlight areas addressed by modern agreement tools.

<sup>6</sup>PwC, Experience is Everything, 2025

# Seamless onboarding for customers and employees

Every customer interaction shapes the relationship. From the very first onboarding step to ongoing transactions, friction can quickly erode trust and satisfaction. Slow, complicated processes frustrate customers, increase errors, and drive attrition—while seamless, digital experiences build loyalty and confidence.

The first impression sets the tone for a client relationship in financial services. Slow or complicated onboarding drives attrition. Institutions should ask:

- Did clients need to re-enter personal or financial information across accounts?
- Could they complete applications or account openings entirely on mobile?
- Was wet-signature paperwork required for loans, insurance policies, or investment mandates?
- Did they receive instant confirmation of approvals or account setup?

Beyond onboarding, friction across the financial lifecycle—applying for loans, updating policies, managing investments, or verifying identity for regulatory compliance—can lead to abandonment. To remove barriers:

- Eliminate manual, paper-heavy processes for account opening, loan approvals, and policy issuance.
- Remove bottlenecks and delays in compliance, KYC/AML checks, and document approvals.
- Automate repeat tasks to deliver faster, more personalised service, from portfolio updates to insurance renewals.
- Secure sensitive financial data with trusted, audit-ready workflows.

An integrated platform ensures every account, document, and interaction is connected, consistent, and easy to manage—helping clients complete transactions, get approvals, and access services faster, while building trust and long-term loyalty.



100+

Hours of employee  
time saved

1200+

Customers

## Customer spotlight: Community Business Bureau

**Community Business Bureau (CBB)**, serving more than 800 not-for-profits, found their client onboarding process long, manual and error-prone. Missing signatures and incomplete documents created delays, frustrated clients, and consumed staff resources.

By integrating Docusign Web Forms into Microsoft Dynamics, CBB transformed the experience. Within two weeks, they launched a self-serve form that allowed clients to initiate onboarding anytime, with built-in checks ensuring all required documents and data were complete.

The impact has been significant: over 1,200 customers onboarded and more than 100 hours of employee time saved. What was once a manual, Excel-based process is now seamless, accurate, and efficient.

“We know **simplicity is key to happy clients**—and as we continue to expand our reach and work with a growing number of organisations, Docusign Web Forms will be an instrumental tool in our onboarding toolkit.”

### **Head of Business Improvement**

Community Business Bureau

CBB now uses Web Forms for all new client intake, improving speed, accuracy, and client satisfaction. Technology has played a pivotal role in transforming CBB's onboarding process, resulting in a boost to the stellar customer service the organisation is already known for.

# Improving employee experience: Removing friction to boost productivity

In financial services, employee productivity directly impacts client satisfaction, regulatory compliance, and operational efficiency. Yet, many staff are burdened by fragmented systems, manual paperwork, and repetitive data entry—whether it's rekeying customer information into multiple platforms, chasing physical signatures, or reconciling documents across compliance systems. These daily friction points slow down turnaround times, increase error rates, and make it harder for employees to focus on higher-value client interactions.

The lack of automation not only drains productivity but also increases compliance risk—small errors in data entry or delays in approval workflows can create significant downstream impacts. Disconnected systems prevent advisors, underwriters, and operations staff from accessing a single source of truth, resulting in duplicated effort and delays in servicing clients.

By streamlining workflows and automating routine processes with solutions like Docusign, financial institutions can reduce administrative overhead, improve data accuracy, and free employees to focus on what matters most—building trusted relationships, delivering personalised advice, and driving business growth. A frictionless employee experience leads to faster processing, higher compliance confidence, and more engaged teams—ultimately translating into better customer outcomes.

“Docusign offers visibility and transparency for our advisors and gives our customers a far better user experience. It's more convenient and it saves so much time...”

**Optimisation and Efficiency Specialist**

AIA Australia



## Streamlined integrations across the Financial Services ecosystem

Financial institutions operate in complex technology environments that span core banking systems, CRMs, wealth management platforms, compliance tools, and more. When agreement processes sit outside these systems, teams are forced to manually transfer data, reconcile records, or chase paper-based approvals—creating inefficiencies and increasing compliance risks.

Docusign addresses this challenge by offering more than 1,000 pre-built integrations with leading platforms such as Salesforce, Microsoft, SAP, nCino and ServiceNow and others widely used in financial services. This means banks, insurers, and wealth managers can embed agreement workflows directly into their existing tools—whether that’s onboarding a new client in their CRM, processing a loan application, or managing compliance approvals.

By integrating seamlessly into existing systems, Docusign helps financial services organisations reduce duplication of effort, maintain data integrity, and ensure a consistent client experience. Staff can access, manage, and complete agreements in the platforms they already use—resulting in faster turnaround times, stronger compliance oversight, and a more connected view of the customer journey.

“[Digitisation has resulting in] operational efficiencies, improved customer certainty, a reduction in document signing times, less escalations from mail issues, and a significant environmental benefit.”

**Executive Manager of Home Lending Operations and Transformation**  
The Commonwealth Bank of Australia



## Increase sales with delightful experiences

Financial institutions often ask whether improving the client experience truly drives revenue. The answer is yes. According to research, the answer is yes. [Salesforce research](#) shows that 88% of customers say a positive customer experience increases their likelihood of repeat purchases. [Research from Gartner](#) also indicates that customer experience drives 66% of customer loyalty, more than price and brand combined.

## Earn consumer trust

Privacy and data security are paramount in financial services. Clients will quickly take their business elsewhere if they feel personal or financial information isn't secure. Embedding modern security, identity verification, and compliance checks directly into the agreement process—from mortgages and insurance policies to investment mandates—instills confidence, reduces risk, and encourages clients to engage with multiple products over time.

## The future of CX

In today's competitive financial services landscape, a superior agreement experience is a key differentiator for attracting and retaining loyal clients at scale. Intelligent Agreement Management (IAM) is AI-powered, cloud-based software that streamlines and automates agreements while supporting compliance and security requirements. Docusign IAM provides capabilities tailored to the unique needs of banks, insurers, wealth managers, and other financial institutions, helping teams deliver faster, more accurate, and more personalised experiences in the digital age.



**DocuSign IAM for CX** enables you to easily embed digital agreement experiences into existing workflows and applications to deliver exceptional agreement experiences, drive growth, and create enduring relationships by transforming cumbersome agreement processes into smooth, engaging customer journeys.

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**Connect with our sales team**  
today to learn more.



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## About DocuSign

DocuSign brings agreements to life. Over 1.6 million customers and more than a billion people in over 180 countries use DocuSign solutions to accelerate the process of doing business and simplify people's lives. With intelligent agreement management, DocuSign unleashes business critical data that is trapped inside of documents. Until now, these were disconnected from business systems of record, costing businesses time, money, and opportunity. Using DocuSign IAM, companies can create, commit to, and manage agreements with solutions created by the #1 company in e-signature and contract lifecycle management (CLM).

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