



Navigating Change in APAC:

What's keeping the C-suite up at night?

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Foreword

Asia Pacific and Japan C-suite leaders have found themselves at the intersection of resilience and volatility, a paradox that both defines and challenges the region's enterprise landscape. The traditional engines of growth are giving way to new realities: export-led expansion is being replaced by a focus on domestic demand, the digitalisation of services, and an escalating regulatory environment. Against this backdrop, the fundamentals of business are being rewritten. Every major business function – whether risk management, customer experience, or operational efficiency – now relies on a robust digital core, with contracts and agreements serving as the connective tissue for commerce, compliance, and innovation.

As I travel across APJ and meet with executives, I see a strong appetite to understand and embrace the latest technologies, including AI. Yet many organisations still struggle to modernise the core business processes at the heart of how they work. Too often, leaders look for an AI tick box rather than doing the foundational work that unlocks real value today: digitising agreement workflows, simplifying complex processes and making data accessible and actionable across the enterprise.

The reality is that most enterprises are still not getting the basics right. The pressure to deliver quick results can lead to piecemeal adoption, where digital tools are bolted onto outdated workflows, rather than driving genuine change. In contract

management, this can manifest as inefficiencies, compliance risks, and missed opportunities that undermine both growth and resilience.

Leadership in this environment demands more than vision; it requires discipline, clarity, and the willingness to tackle foundational challenges head-on, building strong data governance frameworks, unifying customer and contract data, and embedding automation not as a buzzword, but as an everyday reality. By getting these fundamentals right, organisations can capture immediate gains while creating a resilient, future-ready foundation to fully realise the benefits of AI.

This eBook draws on research, expert insights and first-hand perspectives to help APJ leaders take those steps with clarity and confidence.



Shaun McLagan,
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APAC market: the macro context

APAC and Japan are high-growth but volatile, uneven and tightly regulated regions where C-suite leaders must modernise how they manage contracts, data and agreement workflows to help navigate complexity and unlock sustainable transformation.

APAC's growth outlook remains robust, with the Asian Development Bank forecasting GDP expansion of 4.6% in 2026 for Developing Asia.¹ Beneath the headline numbers, however, the region is moving at very different speeds and other APAC markets are seeing similar trends. Markets like India are surging on the back of reforms and digitalisation, while advanced economies such as Japan wrestle with demographic decline, inflation and productivity stagnation.

For the region's C-suite, the primary concern is no longer demand, but volatility and complexity. Trade fragmentation, elevated capital costs and geopolitical uncertainty are inhibiting the very investments needed for transformation. Supply chain resilience, regulatory complexity, and labour and energy bottlenecks further raise the bar for operational agility and sustained growth. Export-led models are steadily giving way to growth driven by domestic consumption, services and digital industries, placing new pressure on leaders to modernise how they operate and govern data across markets.

The picture varies by market. Australia faces persistent inflation and a higher-for-longer interest-rate environment, driving a cautious stance on capital expenditure.² Public sector employment remains resilient, but private investment and consumption are subdued, forcing leaders to prioritise liquidity over AI-enabled transformation.

By contrast, Singapore continues to set the benchmark for digital readiness. Smart Nation 2.0 and Budget 2025 channel incentives into AI, R&D and workforce upskilling.³ But, as Singapore consolidates its role as a regional HQ and cross-border hub, contract and data governance become more complex, with enterprises navigating overlapping local and international rules.

In Japan and Korea, rapid digital adoption and manufacturing strength are offset by inflation, labour shortages and deep legacy systems, compelling organisations to rethink traditional models and modernise agreement workflows. India stands out as the region's growth engine,⁴ but its Digital Personal Data Protection (DPDP)

rules introduce new compliance burdens, especially around sensitive contract data.⁵ For many organisations, uneven digital infrastructure and fragmented data landscapes make these requirements harder to implement at scale.

Across APAC and Japan, this mix of strong growth, economic imbalances and tightening regulation defines the context in which C-suite leaders must pursue digital and AI-enabled transformation.



Reducing risk & the need to strengthen data governance

Confronting escalating data risks and the complexity of regulatory compliance

Across APAC, data, cyber and AI risks are escalating faster than governance and regulation can keep up. This is forcing the enterprise to treat robust, contract-centric data governance as a strategic, board-level priority – and an essential foundation for turning AI ambition into compliant, scalable value.

For APAC boards and C-suite leaders, the most urgent risk is no longer macroeconomic, but data-driven: escalating cyber threats, fast-evolving AI regulation, and fragmented cross-border data regimes converging on sensitive contract and agreement data.

Global evidence shows AI is outpacing governance. EY's 2025 Responsible AI Pulse survey of C-suite leaders finds 72% say their organisations have integrated and scaled AI across most initiatives, yet only around one-third have the protocols needed to govern it effectively.⁶ In other words, leadership is pushing AI ahead of data and AI governance maturity, widening risk exposure just as regulatory scrutiny intensifies.

Governments are moving governance from a back-office function to a board-level obligation.

Australia's public sector AI plan mandates Chief AI Officers (CAIO), while India's DPDP rules introduce phased, punitive requirements for consent, breach reporting and accountability.⁷ Australia's CAIO model, in particular, sets an important precedent: when one major market puts named executives on the hook for AI risk and value, it raises expectations for boards and regulators across the region to follow suit. At the same time, conflicting data sovereignty rules are forcing enterprises to create region-specific 'data planes' just to stay compliant.

Against this backdrop, legacy systems, poorly permissioned repositories and ad-hoc use of generative tools increase the risk of data leakage and enforcement action. Robust data governance has become a prerequisite for both resilience and transformation.

Closing the gap between AI ambition and data reality

Enterprises across APAC are coming to grips with the reality that governed data is the foundation of AI and digital transformation. But, implementation can expose deep structural gaps.

On the positive side, leaders are reframing governance as a value driver. In Australia, the public sector AI plan and GovAI platform are pushing agencies and their suppliers to clarify ownership of AI risk, clean up permissions debt, and maintain auditable registers of AI use. In India, DPDP rules are forcing C-suites to redesign customer data flows and contract lifecycles around verifiable consent. Japan's push for Data Free Flow with Trust signals a future where cross-border contract and transaction data can be shared securely.

Most organisations, however, are still wrestling with the basics. Data is scattered across legacy systems and un-digitised agreement archives; 82% of IT leaders in APAC say data silos hinder digital transformation, and 69% admit their systems are not AI-ready.⁸ Research suggests 70–95% of AI projects fail to deliver expected ROI, often because they can't scale beyond pilots on poor-quality, weakly governed data.⁹

Emerging best practice is to start with high-value, high-risk workflows such as contract and agreement management, prioritising unified data architectures, granular permissions and rich audit trails. Looming regulatory deadlines are becoming the catalysts to modernise how agreement data is governed, shared and analysed across the region.

"At the end of the day, protecting your customers' and your company's assets isn't optional, it's foundational. That's why we approach our AI product development from first principles like trust and consent, not from a specific model. At Docusign, we do not use customer data for AI training without explicit permission, and we built a compliance fabric designed to anonymise and aggregate consented data for model training.

"We also use what I call progressive compliance: starting with low-risk experiments containing no sensitive data that can be approved in hours, but the moment critical data is involved, we apply much deeper security and legal scrutiny. When you embed those principles into the AI development lifecycle, governance stops being a brake and becomes the guardrail that lets you move fast without ending up on the front page for the wrong reasons."



Shanthi Iyer

Chief Information Officer, Docusign

Improving customer experience & accelerating revenue

Overcoming friction and delays to deliver seamless, revenue-driving experiences

Customer experience has become a core growth driver, but legacy systems, data silos and manual agreement workflows can create costly friction. To help turn AI and CX ambition into real, revenue-generating outcomes, enterprises need to replace outdated processes with unified customer and contract data, and fully digital, end-to-end journeys.

For APAC C-suite leaders, customer experience (CX) has shifted from a soft metric to an important growth lever. Forrester's Brand and Customer Experience Together Power Growth research report shows companies that improve brand and customer experience together can achieve up to 3.5x higher revenue growth than peers.¹⁰ At the same time, PwC finds over half of consumers (52%) have stopped buying from a brand due to a bad product or service experience, and 29% walked away specifically because of poor CX.¹¹

Many enterprises struggle to translate CX ambition into reality, however. Customers still encounter slow, paper-heavy onboarding, inconsistent communications across channels, and delays at renewals or disputes – often the moments where revenue is won or lost. Legacy systems, fragmented processes and inconsistent data make it hard to deliver the fast, intuitive, personalised journeys leaders aspire to.

The rush to deploy AI is intensifying both the opportunity and the risk. Gartner expects 85% of customer service leaders to pilot customer-facing GenAI, with strong pressure from executive leadership¹² But without clean, connected data and governed workflows, AI can amplify broken experiences rather than fix them. Reducing friction across the agreement lifecycle, from first touch to renewal, can help APAC enterprises protect and grow revenue.



Breaking the bottlenecks: data, silos and the CX execution gap

There is a real mix of standout success stories and stubborn structural barriers in the APAC region. Market players like DBS Bank¹³ and Telstra¹⁴ show what's possible when CX, data and AI are tightly integrated: hyper-personalised nudges, simpler product sets, and embedded analytics that lift both customer value and revenue performance.

But most organisations are still fighting friction. Research across APAC finds 54% of CX leaders say their customer interactions are too complex for full automation,¹⁵ and 69% of IT leaders admit their data systems are not AI-ready. Organisational silos and legacy infrastructure mean that when a customer moves from marketing to sales to service, context can be lost, creating delays, rework and dropped opportunities.

Data fragmentation also causes bottlenecks. 82% of IT leaders report that data silos hinder digital transformation, making it hard to build the “single source of truth” needed for consistent, real-time experiences.¹⁶ Meanwhile, end-of-life core systems and manual agreement workflows can divert budgets into “keeping the lights on” instead of redesigning journeys.

The emerging pattern in APAC is that sustainable CX improvement comes from horizontal, data-driven customer journeys and digitised agreement processes, not isolated channel fixes. Enterprises that tackle silos, modernise contract workflows and align CX with revenue goals are best-positioned to turn AI and automation into measurable growth, rather than a potentially disappointing, financially-draining experiment.

“Our customers and our bankers deserved a better experience. Previously, if a customer wanted to discharge a loan, they had to download a PDF, send it to all people involved, like co-directors or guarantors, and chase everyone's signatures. Then, they would have to scan and email it back, or drop the form back into a physical branch.”

“Working with DocuSign was a great experience. They were really focused on the project, and engaged all our stakeholders from the get-go. By being highly responsive to our needs, they helped us complete the project in about eight weeks.”

Annabel Thomas

Senior Product Owner, CBA

Improving productivity & efficiency

Tackling operational silos and inefficiencies to achieve more with less

As organisations turn to AI and automation to boost productivity under margin pressure, legacy systems, skills gaps and siloed operating models frequently create an execution gap. The organisations making headway are modernising agreement-heavy workflows and investing in workforce readiness to support real, scalable efficiency gains from AI.

In a climate of constrained resources and ongoing margin pressure, APAC organisations are under intense pressure to do more with less. C-suite leaders see AI and automation as critical levers, for example PwC's 2025 Global CEO Survey reports 56% of CEOs have already seen efficiency gains from GenAI, with 32% seeing revenue growth and 34% improved profitability.¹⁷ Expectations are high, but so is the execution risk.

The productivity story is complicated by a growing skills and adoption gap. A Clutch survey finds 74% of full-time workers already use AI tools at work, yet only 33% have received formal training, raising

concerns about safe and effective use.¹⁸ There is a similar disconnect highlighted in a Fortune/Accenture report which says while 90% of C-suite leaders believe their workforce is ready to use AI, only 70% of employees agree, and organisations are spending roughly three times more on technology than on training.¹⁹

At the same time, many APAC enterprises are encumbered by legacy systems, manual workarounds and siloed processes that were never designed for AI-enabled workflows. The result is often a paradox where AI adoption is going up, but measurable productivity gains lag behind.

Overcoming AI's execution gap

The implementation reality in APAC is a tension between national ambition and organisational inertia. Governments in Australia, Singapore and Japan are rolling out AI strategies that invest in infrastructure, workforce upskilling and regulatory clarity. Singapore's Smart Nation 2.0 and Japan's 'innovation-first' guidelines offer models for policy-driven productivity, while India's focus aims to unlock AI at scale.

Inside enterprises, however, there are three inhibitors that are dominating: technical debt, skills gaps and siloed operating models. Core systems are often decades old, with limited connectivity, forcing AI pilots to sit on the edge of the business rather than inside critical workflows. This is why many organisations are turning to "brownfield modernisation" (using GenAI to refactor legacy code and expose data via modern interfaces) as a way to pursue meaningful productivity gains without full system replacement.

An effective AI or digital transformation rollout starts with clarity: defined business outcomes, executive sponsorship and cross-functional governance that brings together IT, risk, legal and business owners. Rather than scattering pilots, leading organisations focus on a small number of high-value journeys, set measurable targets, and build change management into delivery so tools are adopted, not just deployed.

Identifying the right areas for AI adoption is equally critical. The strongest candidates tend to be agreement-heavy, repeatable workflows with clear pain points. These processes generate rich data, have well-understood risk profiles and are close to revenue or compliance outcomes, so improvements are visible quickly.

The organisations making real progress are those that pair targeted automation of high-value, agreement-heavy workflows with investment in skills and change management, helping turn AI from isolated tools into a more durable, productivity engine.

"CIOs are being hit from both sides. Boards are asking 'what else are we doing in AI?' and vendors are promising AI for everything – but the answer isn't to chase the hype. You have to start with a very clear business problem and lean towards growth, not just 'easy' productivity wins. Identify the real growth drivers, run structured discovery with your go-to-market and operations teams, and then prioritise the handful of use cases where the data, processes and skills give you a genuine chance to execute.

The biggest gap between AI's promise and reality is skills. You can't have a small lab of experts 'cooking up' AI while 90% of the organisation is unsure or afraid. Leaders need to walk the talk, invest in role-specific training, and showcase real internal success stories so people see AI as their co-pilot, not a threat. When you pair that culture shift with targeted automation in high-value, agreement-heavy workflows, AI becomes a true productivity engine."



Shanthi Iyer

Chief Information Officer, Docusign

Digital transformation in the AI era

Navigating organisational change, ROI pressures, and ethical AI implementation

As AI-enabled digital transformation becomes a top growth priority, many organisations struggle with the data foundations, governance and change capacity required to realise ROI. In APAC, organisations gaining a competitive edge are digitising end-to-end, agreement-heavy workflows, embedding responsible AI and data quality, and tightly aligning AI investments to measurable business outcomes.

Organisations are under intensifying pressure to deliver digital transformation at scale, which is becoming increasingly defined by AI adoption. In the Forbes CxO Growth Survey, 39% of CxOs now cite technology as their top growth driver, with 52% accelerating digital transformation and 43% increasing AI and automation investment year on year.²⁰ Thomson Reuters similarly finds 82% of C-suite leaders rank digital transformation as a high priority and 62% prioritise AI implementation.²¹

Yet ambition is often outpacing an organisation's ability to absorb change, prove ROI and manage risk. Only 3% of organisations report a fully integrated, agile digital ecosystem, and Adecco's 2025 research suggests just 10% are 'future-ready' for AI disruption.²² C-suite leaders expect employees to adapt (60% say staff must update skills for AI) but 34% have no AI-use policy and only a third are investing in the data foundations needed to close skills gaps.

With an estimated 70–95% of AI projects failing to deliver expected ROI as of 2025, and 66% of C-suite leaders ambivalent or unhappy with their AI progress, the challenge for APAC executives is perhaps to balance innovation with robust governance and practical implementation, so AI can become a trusted driver of growth.²³



Bridging the gap between AI ambition and real-world execution

Beneath the headlines of prioritising AI-powered transformation, many enterprises are still in early-stage integration. Plus, there is a widening gap between investment and realised value. Technical debt, un-digitised workflows, and fragmented operating models can inhibit scaling beyond pilot projects.

Across the region, the organisations that are turning AI investment into outcomes share three traits: they digitise end-to-end journeys (not just the signature or a single task), operate on structured, well-governed data, and define clear metrics for value and risk from the outset.

Many organisations are still experimenting tactically with GenAI in documents, emails and code, rather than redesigning high-value, end-to-end workflows such as contract negotiation, approvals and renewals. Meanwhile, ethics and compliance concerns are often slowing decision-making where responsible-AI rules are not yet in place.

For senior leaders, a major execution risk is employees worrying about job losses and role replacement. Effective C-suites often tackle these fears head on by communicating that AI is a co-pilot, not a wholesale replacement; being explicit about which tasks will change and pairing automation initiatives with clear reskilling pathways, role evolution plans and human-in-the-loop safeguards.

Pragmatically, that means involving employees early in identifying use cases, co-designing new workflows and showcasing internal success stories where AI removes low-value work and creates new opportunities, rather than just cutting headcount.

Responsible AI practices and robust data quality frameworks are increasingly linked to improved ROI and efficiency.²⁴ At the same time, emerging agentic AI approaches (autonomous software agents) are beginning to expand the range of enterprise use cases where digitised and codified knowledge can be operationalised.

Best practice implementation for the enterprise

- Prioritise solutions that align with business strategy, not just technology roadmaps.
- Manage change by lifting digital literacy and breaking down organisational silos.
- Support transformation by embedding governance, modernising legacy systems, and focusing on high-value, AI-enabled workflows where outcomes and risks can be clearly measured.

Docusign's perspective

Insights from our experts

“Enterprises need to start nailing the basics before chasing the next AI innovation.

When I talk to customers across APJ, there is a consistent pattern where the ambition is advanced AI, but the foundations are still paper, email and spreadsheets. Boards are asking tough questions about risk, ROI and productivity, but many organisations can't answer simple ones like: “How many active contracts do we have, and where are they?”

I believe the leaders will be the ones who get the fundamentals of their agreement processes right. That means every high-value workflow, from sales and procurement to HR and finance, is digitised end-to-end, not just at the signature step.

Only once those basics are in place does AI really start to pay off. Agentic AI in particular presents enormous opportunities for growth, but only if it can rely on clean, consistent data and standardised processes.

My message to APAC businesses is simple: focus on industrialising the basics and the gains should follow. Fix fragmented workflows, standardise agreement playbooks, and invest in governance. That's how you can turn AI from a set of experiments into a durable growth and resilience engine.”



Shaun McLagan

Group Vice President and General Manager
Asia Pacific and Japan, Docusign

“Customer experience is being redefined. It’s not a new channel or a clever chatbot. It is being defined by how the experience can deliver proactive, outcome based intelligence, at the point of intent for the customer. Removal of friction that delivers value on a continual basis, well beyond the signing of an agreement. The most advanced organisations in Asia and India are already showing the region what good looks like in this context: mobile-first, low-friction journeys where identity, consent and agreements happen in the flow of the interaction, not as a separate, bespoke process.

Across APAC, I see three shifts defining the next wave of CX:

1. Rather than sending a 20-page PDF, leading businesses will break agreements into guided, contextual steps inside the app or channel the customer is already using. These will use AI driven intelligence, with agreement generation tooling.
2. AI will increasingly pre-fill, check and explain terms in plain language, reducing abandonment and errors. The human still makes the decision, but the system does the heavy lifting with core system of record and data pipeline integration
3. Asia’s fast adopters have invested in a unified view of the customer and the agreement. When a customer interaction moves from marketing to sales to service, every team sees the same agreement history and status.

What the rest of APAC can learn from these markets is that CX gains come from re-designing journeys around agreements, not just adding AI to the edges. If you can remove days of back-and-forth, make it crystal-clear what a customer is agreeing to, and give your teams real-time visibility of status and risk, revenue will follow. The best experiences will be those where the customer hardly notices the agreement at all. And best of all at the point of intent, when the moment of the agreement will truly matter.”



Nathan Steiner

Senior Director, Solutions Consulting

“In the public sector, digital and AI adoption is shaped by a very different set of expectations and obligations. Uptake is slower not because agencies are reluctant, but because the risk, scrutiny and complexity are higher. When you’re dealing with citizen data, critical services, privacy and legislative obligations, you don’t get to experiment quite as freely as a startup.

Australia’s decision to mandate Chief AI Officers across the public sector is such an important step. Governance and risk in AI ultimately come down to accountability. By establishing clear executive accountability for how AI is adopted, how data is used, and how risks are managed, the government is helping break through years of AI deadlock in many departments. It also sets a precedent for the rest of APAC, who will be watching closely.

But this isn’t a silver bullet, and it’s a very different challenge to the private sector. In government, the CAIO role is new territory for public servants. They’re expected to be a strategist, an educator and a risk guardrail all at once – often in organisations still carrying decades of technical debt and very manual agreement processes.

Moving forwards, I expect public sector leaders to be selective but decisive, prioritising high-volume, agreement-heavy services where clear CAIO accountability, strong data governance and digital workflows can demonstrably reduce backlog, errors and fraud.

Good governance doesn’t slow you down; it’s what allows you to move fast without breaking trust. When data, agreements and AI are governed well – and someone is clearly accountable – public sector transformation doesn’t just catch up; in many cases, it sets the benchmark for responsible innovation.”

Megan James

Practice Lead, Public Sector



Conclusion - learnings & takeaways for businesses

C-suite leaders are operating in a paradox: strong growth potential, rising risk, and mounting pressure to deliver AI-enabled transformation, with foundations that are often not yet fit for purpose. The golden thread running through this ebook is that sustainable success will belong to organisations that get the basics right, then use AI and automation to scale what works.

Contracts and agreements sit at the centre of this shift. They connect revenue, risk, compliance and customer experience. When agreement workflows are manual, fragmented or opaque, they don't just potentially slow deals down, they can prevent the implementation of AI, weaken governance and limit productivity gains. When they are digitised, standardised and governed, they can become a powerful platform for transformation.

Three key learnings

Governance is now a growth enabler, not a brake

Regulation across the region is raising the bar on data and AI governance. Early movers are reframing this as an opportunity: using clear roles, strong controls and auditable workflows to unlock use of AI in high-value, agreement-heavy processes.

Fixing foundations of processes is key

Broken onboarding, slow approvals, manual renewals and poor visibility of obligations often share the same root causes of siloed data, legacy systems and inconsistent agreement processes. Fixing these foundations can improve customer experience, cost-to-serve and risk at the same time.

AI returns depend on digitised, standardised workflows

Across the region, successes often occur where organisations have digitised end-to-end journeys (not just the signature), structured and governed data, and clear metrics for value and risk.

In other words, AI can help amplify strong fundamentals.

Practical steps to take next

For C-suite leaders looking to act, the priorities are tangible.

Stabilise the foundations

- Invest in bringing customer and contract data into one connected system.
- Fix outdated access controls and scattered file stores, and bring agreements into one reliable system.

Lift skills and ownership

- Upskill staff for AI proficiency, from frontline teams to the legal and risk management department.
- Clarify executive ownership for digital, data and AI – and align incentives across business, IT and compliance.

Focus AI where it matters most in your business

- Target end-to-end agreement workflows that can drive revenue, increase customer satisfaction and reduce risk.
- Use AI to assist with drafting, review, routing and risk flagging, but ensure there is always human oversight and clear policies in place.

Embed governance from the start

- Implement responsible-AI policies, approval processes and monitoring from the outset.
- Treat regulatory milestones (such as AI and data mandates) as catalysts to modernise, not the minimum hurdles to clear.

Across the examples in this eBook, a clear pattern emerges: the ROI of digital transformation comes not from doing the same things faster, but from enabling new ways to create value and manage risk at scale. For APAC enterprises, success starts with getting agreements, data, and governance right, and then leveraging AI to extend that growth.

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