



Reimagining Digital Experience

Strategic Insights from the Tour of the State of CX in Malaysia

April 2026





WHY DIGITAL CX IS NOT DELIVERING AS EXPECTED

Strategic insights from industry leaders on the gap between digital ambition and real customer experience

Digital Adoption is Growing, but Experience Gaps Remain

Organisations continue accelerating digital adoption initiatives driven by efficiency, scalability, and evolving customer expectations. However, many digital experiences still fail to consistently meet customer needs across journeys.

The Core Disconnect

Most organisations approach digital as a channel transformation exercise. One mobile app, one journey, one experience for all customers. However, customer behaviour is far more complex, with different segments requiring different levels of support, trust, and simplicity.

One-Size-Fits-All Digital Is Failing

Digitally native users expect speed and autonomy. Older or high-value customers still seek reassurance and human interaction. Complex journeys often require hybrid support. Treating all customers the same leads to friction, drop-offs, and poor experiences.

Digital Alone Is Not the Solution

Many organisations continue to "digitise existing processes" rather than redesigning journeys for digital. This results in fragmented experiences, overly complex onboarding, and digital journeys that replicate physical inefficiencies.

Digital CX is not failing due to lack of investment, but due to how journeys are designed, prioritised, and delivered.

FROM DIGITAL ADOPTION TO DIGITAL JOURNEYS THAT WIN



Shifting from blanket targets to focused, segment-led journey design

01

Start with Journeys, Not Channels

Move away from measuring overall digital adoption to defining specific journeys that matter most. Not every journey needs to be digital—focus on those that drive the most value.

02

Define "Journeys to Win"

Prioritise journeys based on customer value, profitability, future growth potential, frequency and impact of use, and ease of adoption and execution.

03

Design by Segment, Not by Default

Different customer segments require different experiences. High-value customers may expect hybrid journeys, digitally confident users prefer self-service, and certain segments may require simpler, guided flows.

04

Start Simple, Then Scale

Begin with simpler, high-impact journeys and deliver a strong, seamless experience early. Build customer confidence before expanding to more complex journeys.

Winning in digital CX is not about doing everything digitally but doing the right journeys exceptionally well

THE FOUR TENSIONS SHAPING DIGITAL EXPERIENCE TODAY

Key trade-offs organisations must actively manage to deliver effective digital CX

Automation vs Human Interaction

Strong pressure to automate for efficiency and cost savings. However, not all interactions should be automated. The right balance depends on customer segment, journey complexity, and value of the interaction. Automation should handle routine tasks, while human support remains critical for high-value or complex situations.

Speed vs Trust

Customers expect fast, seamless onboarding and transactions, while regulatory requirements and security considerations cannot be compromised. Focus on minimum viable compliance requirements, use smart design such as autofill and progressive data capture, and reduce perceived effort without reducing trust.

Omnichannel Promise vs Siloed Reality

Many organisations promise seamless experiences across channels, but execution remains fragmented. Customers are often required to restart journeys across touchpoints. Create a unified view of the customer, ensure continuity of information across channels, and enable agents with integrated access to customer context.

Measuring CX Beyond NPS

Traditional metrics such as NPS and overall CSAT are insufficient to understand digital performance. Track journey-level CSAT, Customer Effort Score (CES), resolution success, and contextual touchpoint-level feedback for clearer insight into what is working and what needs improvement.

Delivering effective digital CX requires managing trade-offs, not eliminating them.

TRANSLATING DIGITAL CX INTO ACTION

Practical priorities for organisations to move from fragmented digital efforts to meaningful outcomes



Define and Prioritise Digital Journeys

Move away from overall digital adoption targets. Identify key journeys that drive value, define clear success metrics for each journey, and focus on journeys that are critical to growth, retention, and customer experience.



Design Experiences Around Customer Segments

Avoid a uniform digital approach. Align journeys to different customer segments, tailor experiences based on behaviour, value, and needs, and balance digital and human interaction based on context.



Simplify and Redesign Core Journeys

Do not replicate existing processes in digital form. Focus on reducing unnecessary steps and friction, leveraging autofill, pre-populated data, and smart workflows, and ensuring onboarding and high-impact journeys are seamless and intuitive.



Build Foundations for True Omnichannel

Enable continuity across all touchpoints. Create a unified customer view across systems, integrate data across channels and platforms, and equip agents with full visibility of customer interactions.



Redefine How Digital Success Is Measured

Move beyond high-level indicators. Track customer effort and resolution outcomes, journey-level performance metrics, engagement indicators such as active usage and conversion, and business impact metrics such as retention and revenue per customer.

Digital CX success depends on clear priorities, disciplined execution, and a shift from activity to outcomes.

THANKS TO OUR EXPERT CONTRIBUTORS

This strategic insights document is informed by the perspectives of CX and digital leaders across Malaysia, whose contributions reflect the collective effort to advance customer experience across industries.



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