Reimagine operational agility with AI-driven content management

Executive brief for banking COOs navigating AI transformation

Benefits

- Unify customer data
- Reduce cost-to-serve
- Boost risk management and compliance
- Anticipate customer needs

Banking customers today demand more than just service—they expect personalized, responsive, and consistent experiences across all touchpoints. Increasingly, they're also turning to their banks and financial services providers for guidance on financial health and wealth, seeking trusted advice that positions these institutions as the GPS of their financial well-being. Yet, nearly 80 percent of a bank's data is unstructured,[1] and two-thirds of banking work is ripe for AI-driven automation.[2]

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Unlocking employee effectiveness through intelligent content access doesn't just improve operational efficiency—it's a competitive necessity. Empowering employees with AI-driven tools and timely insights enables them to deliver relevant, responsive, and compliant customer experiences—exactly when and where they're needed most. This strategic shift transforms frontline staff from transactional agents into trusted financial guides, ready to meet customers at every step of their financial journey.

1 Xtact.io, *How Does Unstructured Data Extraction Impact the Banking Sector?*, 2023
2 OpenText and Digital Banking Report, *State of AI in Banking*, 2024

Unify customer data across channels

Disconnected systems create fragmented customer journeys and lower satisfaction. Employees need a 360-degree view of each customer to deliver timely, relevant service.

Action: Deploy a content platform that consolidates information from CRM, case management, and core banking systems—accessible in real time from any customer interaction point.

Enable frontline employees with GenAI

With GenAI, employees don't need to sift through dozens of systems—they can **ask** and **act**. Intelligent assistants surface summaries, next-best actions, and document insights instantly.

Action: Equip teams with AI-powered tools to summarize, extract, and retrieve relevant content—accelerating onboarding, exception handling, and service resolutions.

Maximize efficiency and reduce cost-to-serve

Manual processes slow down operations and inflate costs. AI can streamline document processing, approvals, and data entry—freeing staff to focus on higher-value activities.

Action: Leverage GenAI and intelligent automation to reduce back-office burden and drive down cost per interaction.[3]

Boost risk management and regulatory compliance

Staying ahead of regulations is table stakes. But manual compliance checks and audits burden teams and introduce risk.

Action: Automate document capture, tagging, and retrieval to improve KYC, AML, and audit-readiness—while maintaining full security and lifecycle governance.[3]

Anticipate customer needs before they arise

Proactive service is the new baseline. AI can identify behavioral patterns and surface insights, allowing employees to act *before* customers reach out.

Action: Use predictive analytics and real-time data access to deliver smarter, personalized advice—deepening loyalty and trust and increasing wallet share.[3]

[3] OpenText and Digital Banking Report, *State of AI in Banking,* 2024

Strategic considerations for AI adoption

Define your "North Star"

Set clear business goals for AI initiatives. Whether it's enhancing customer loyalty, boosting efficiency, or enabling personalization, every use case should map to a strategic outcome.[3]

Automate for scale, not just speed

AI doesn't just cut time—it expands capacity. Use GenAI to automate document workflows, process large data volumes, and handle high-frequency tasks without adding headcount.[3]

Strengthen fraud and risk management

AI excels at detecting transaction anomalies and operational risk. Banks that integrate AI into risk controls gain an edge in both protection and compliance.[3]

The cost of inaction

Legacy platforms and manual operations carry real risks:

Risks of staying static	Benefits of modernizing
Inefficient processes	Real-time, AI-powered decision-making
Higher compliance exposure	Built-in governance and audit support
Siloed customer data	Unified content across systems
Higher cost-to-serve	Automated workflows and faster service

Why OpenText Core Content Management for Banking

Choose a SaaS solution that transforms operations without disrupting service. A modern SaaS platform purpose-built for complex, regulated industries:

- AI-enabled document intelligence
- Built-in security and compliance
- Cloud-native and CRM-integrated
- Easy to deploy—no disruption to CX

Take the next step

Experience how OpenText™ Core Content empowers banking teams to be faster, smarter, and more compliant—without adding complexity.

Explore the cloud content management platform ›

3 OpenText and Digital Banking Report, *State of AI in Banking,* 2024

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