

The **Core** Was Never The Experience

AUTHOR

ISABEL RIOS

STRATEGIC ADVISOR
FINANCIAL SERVICES
SOLUTIONS METRIX

Too often, when customer experience breaks down, the assumption is that the effort fell short, that teams didn't dig deep enough, didn't ask the right question, or didn't make full use of the information in front of them, but the system in front of them is usually a legacy core.

Core systems were built to store and process financial data. They excel at accuracy and transaction speed, showing what a customer has and what just happened. What they don't reveal is why the customer is reaching out, what matters most in that moment, or what should happen next.

In high-volume environments, interactions become transactional not because teams don't care, but because the systems they rely on were never designed to support relationship-based conversations in real time.

The core remains essential, but it was never meant to carry customer experience. Recognizing this is not a criticism of legacy systems, but a necessary step toward designing experiences that truly work. When interactions fall short, the root cause is a lack of complete context.

Training for Transactions, Not Experiences

Think back to most frontline training you've seen or delivered. It probably went something like:

Click here. Post this. Balance that.

Checklists. Step-by-step procedures. Outcome-centric prompts. Not once was the why made explicit: Why is this member calling? What happened before this moment? How does this interaction fit into their broader relationship with us?

This is training for correctness, not for connection.

And yet, too many institutions treat this narrow focus like a surrogate for experience design.

When staff raise concerns such as "we aren't order takers," leaders often hear urgency about culture. But when your SLAs centre on task completion, that urgency quickly distorts into throughput optimization. Speed and accuracy become the core deliverables, experience an afterthought.

In this model, the core answers one question extremely well: **"Can I do this transaction?"**



But the member isn't asking that. They're asking: **"Do you know me?"**

And more importantly: **"Do you care enough to understand my situation?"**

When Notes Become the Member's Story

Because the core wasn't designed to carry context — only transactions — another coping mechanism emerges: notes.

In the absence of connected systems that centralize member history and intent, notes become the proxy for experience.

That sounds beneficial at first: We documented everything. We left detailed notes.

But what actually happened was something different. Notes became survival gear: a way to keep a thread alive when systems couldn't.

- Good notes sometimes smoothed interactions.
- Bad or missing notes turn service into guessing games.

Staff found themselves not understanding members, but interpreting history, where members were interrogated for consistency. When context was missing, every interaction became:

- probing
- clarifying
- apologizing
- retreading old ground which, in aggregate, feels like indifference disguised as due diligence.

And leaders heard another refrain:

"When the notes are the experience, consistency is optional and trust erodes quickly."

CRM Data Points Tell a Clear Story

The data on why context matters is compelling.



Organizations with robust CRM adoption report measurable improvements in satisfaction and retention because those systems do centralize context — not just transactions. Nearly half of companies say CRM systems lead to enhanced customer service efficiency, enabling faster, more informed interactions across agents and touchpoints.

According to a [2025 CRM market insights report](#), **47% of CRM users say their system has a tremendous and massive impact on customer satisfaction**, with a CRM's unified view of customer data linked to improved support and consistency in interactions.

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In other words, when frontline staff have the context they need, experience improves. When they don't, individual skills and goodwill can only patch so much.

The Core Was Never Designed to Carry Relationships

This is the heart of the misalignment.

The core system — the ledger — is extremely good at:

- posting transactions
- balancing accounts
- maintaining financial history

It is very poor at:

- conveying context
- preserving continuity
- making intent visible

These are inherent trade-offs as transaction engines are optimized for precision, not personhood.

Expecting the core to do relational work is like asking accounting software to define culture. You can't



automate empathy into a balance sheet.

When you build operations around systems that don't support continuity, the burden shifts to staff to invent the missing context on the fly, or to leave members feeling unheard.

Training Gaps, Operational Coping, and Tech Misalignment

These three failures form a chain:

TRAINING FAILURE

Frontline programs train for transaction correctness, not relational continuity. Staff learn how to click, not how to connect.

OPERATIONAL COPING MECHANISMS

In the absence of connected systems, survival mechanisms, like notes, masquerade as strategy. When notes become the experience, consistency dissolves.

TECHNOLOGY MISALIGNMENT

The core system was never designed to be a relationship platform. Yet operational expectations implicitly ask it to be one.

Frontline staff often look competent on task metrics, but under-equipped for experience. This is about **structural expectations built on tools that privilege what can be measured over what matters to the member.**

Reframing for Leaders

So how should leaders think about this?

Start by separating **accuracy** from **experience**.

- The core can help you optimize accuracy.



- Connected context — through CRM or modern experience platforms — helps you optimize relevance and trust.

For members, it's the difference between repeating information and being understood. Between heard and scheduled. Between known and processed.

Great experience doesn't emerge from perfection in transactions. It emerges from contextually aware service that spans interactions and channels.

A Subtle but Powerful Shift

If your frontline training still begins and ends with the core, you are optimizing for accuracy rather than experience. And when experience is a strategic differentiator, as the data increasingly shows, it becomes necessary to rethink what you optimize for.

Your core did not fall behind. It did exactly what it was designed to do. The breakdown occurs when it is expected to carry the relationship.

Great experience lives around the core, not inside it.

Focus there, and leaders will see stronger trust, loyalty, and long-term value.

