A STRATEGIC NOTE

NEXILIS

Where Every Conversation *Belongs*

A NOTE ON THE CUSTOMER CHANNEL · NEXILIS REACH

On the quiet disappearance of the institution from its own customer conversation — and what a return looks like.

FOR DIRECTORS AND SENIOR EXECUTIVES

PT EASYSOFT INDONESIA
EDITION 2026.1

PROLOGUE

For most of the history of modern banking, a bank's conversation with its customer began at the counter.

The customer walked in, a teller recognised them, a passbook was stamped, a transaction was noted, a signature was witnessed. If something was promised, it was promised across a wooden counter with a letterhead behind it. If something went wrong, a complaint was made on a numbered form. The record of the conversation — the promise, the complaint, the resolution — lived in the institution's own ledger, under the institution's own roof.

Today, most of the conversations that matter between a bank and its customer happen somewhere else entirely. On a mobile number the bank does not own, in a messaging application the bank does not control, through a call that may or may not have come from the bank's own contact centre. The customer does not know which of these are the institution's voice, and the institution, increasingly, does not know either.

This note is an argument about the return of the conversation to the place it belongs.

CHAPTER I

I

The channel has *left the building*

Consider, for a moment, the ordinary life of a customer in Jakarta over the course of an ordinary week. On Tuesday a message arrives on WhatsApp from a number she does not recognise, bearing her bank's logo as its display picture, informing her that her card has been used for an unusual transaction and inviting her to confirm or deny it by tapping a link. On Friday her phone rings. The caller identifies himself as an officer of the same bank's fraud team, calling from an ordinary GSM line, asking her to verify the transaction by reading a six-digit code that has just been sent to her by SMS. Each communication is plausible. Neither is distinguishable, with certainty, from the bank's real voice.

She has no principled basis to distinguish which of these communications is real. The authority that was once concentrated in the bank's teller counter, letterhead, switchboard, and seal has, over the course of two decades of digital expansion, dispersed across an ecosystem of channels the bank does not own, cannot authenticate, and in most cases cannot audit. The bank has spent a great deal of money to be present wherever the customer is — and in doing so, has quietly ceased to be the reliable author of its own conversations.

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This is not a failure of any particular technology. The contact-centre platform works. The campaign-engagement platform works. The communications-as-a-service provider delivers its messages. The video-KYC vendor captures its enrolments. Each system is doing precisely what its vendor sold it to do. The failure is one of composition. No single system was designed to produce a coherent account of the customer. Coherence, in the current architecture, is the institution's problem — and increasingly, it is an unsolved one.

The customer's experience of this fragmentation is, at best, confusion. At worst, it is the opening through which fraud walks. When the institution cannot itself say with authority which channels are genuinely its own, it cannot reasonably expect the customer to tell the difference. Impersonation has become trivially cheap; spoofed WhatsApp business profiles are purchased in bulk, contact-centre scripts are rehearsed with a plausibility that approaches the institution's own, and the customer bears the final cost when an instruction is followed that ought never to have been given.

THE QUIET DISAPPEARANCE

The institution that wrote cheques, sent statements, and answered complaints under its own name has — without any single decision to do so — handed the running of its most important customer conversations to infrastructure it does not own. Most boards have not yet named this as a strategic problem. Supervisors have already begun to.

Fragmentation is not, in itself, an aesthetic problem. If the costs were purely aesthetic, no board would need to read this note. The costs are structural. They are visible in the regulatory evidence the institution cannot produce, in the fraud it cannot pre-empt, in the customer insight it cannot recover, and in the operational tax it pays every year to maintain the seams between systems that were never designed to meet. It is to those costs that the next chapter turns.

CHAPTER II

II

What fragmentation *costs*

The honest measure of an institution's communications architecture is not whether it works on an ordinary day. It is whether the institution can answer, on demand, the questions a supervisor will one day ask. What did we say to this customer, and when? What consent did she give, on which channel, and what precisely was she told she was consenting to? When the dispute was raised, what was our reply, how promptly, and through which officer? These are not exotic questions. They are becoming the standard vocabulary of consumer protection supervision in every jurisdiction that matters to Indonesian banking.

THE QUESTION WORTH ASKING

What would we actually be able to produce — in days, not in weeks — the first time a supervisor asks us for the complete communication trail of a single disputed transaction?

For most institutions, the honest answer is: not much. The complaint lives in the case-management system. The first alerting text message

lives in the aggregator's billing log. The customer's acknowledgement lives in a WhatsApp thread on a relationship manager's personal device. The remediation call lives in the contact centre's voice recording — if it was recorded at all, which depends on which contact centre, which agent, and which shift. The disclosure sent in the app lives in the engagement platform's event archive. Stitching these together into a single coherent record — one that survives contact with a regulator's question — is typically several days of manual reconstruction, and almost always incomplete. The institution does not have the conversation. The institution has six partial shadows of the conversation, each retained under a different policy, in a different format, on a different vendor's infrastructure.

This is no longer a hypothetical problem. Since 2021, off-channel communications enforcement in the United States — personal-device messaging by bankers, brokers, and swap dealers, outside the firm's archival systems — has produced the largest sustained wave of record-keeping penalties in decades, affecting most of the world's largest financial institutions. The pattern moved quickly from firm-level settlements to personal supervisory accountability at major broker-dealers. In the United Kingdom, the Financial Conduct Authority has issued supervisory correspondence on off-channel communications and signalled that enforcement is a forward priority; major firms are already restructuring their archival posture in anticipation. Indonesia is not yet at that point, but the legal infrastructure is now in place: OJK Regulation 22 of 2023 on consumer protection establishes consent, retention, and handling obligations that a WhatsApp group on a relationship manager's personal phone cannot satisfy; the Personal Data Protection Law of 2022 establishes data subject rights — to know, to access, to correct, to erase — that will require institutions to maintain complete and retrievable communication records as implementation regulations mature.

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The second cost is fraud. Every channel the institution does not control is a channel the impersonator can occupy with equal credibility. When the institution's real contact centre calls from an ordinary GSM line, so does the fraudster. When the bank runs a promotional campaign on Instagram, so does the scam account. When a recovery team messages a customer on WhatsApp, so does the social engineer. The customer, faced with no principled way to verify authenticity, learns a rational distrust — a distrust the institution itself has no practical means to disarm. Fraud is the most visible cost of fragmentation. It is not the largest.

The third cost is the slow haemorrhage of learning. An institution that can observe only a part of its customer conversation can learn only a part of what the customer is trying to tell it. The contact-centre reporting system sees call outcomes but not the mobile journey that preceded them. The engagement platform sees click-through rates but not the complaints that followed. The survey tool knows the customer was dissatisfied but cannot recover the specific agent, the specific channel, the specific moment that produced the dissatisfaction. Over time, the institution accumulates enormous activity data and startlingly little actionable insight. The activity lives; the meaning escapes.

The fourth cost is the ordinary one of money. Five categories — inbound contact centre, outbound engagement, communications delivery, customer surveys, video-KYC — mean five vendors, five contracts, five integrations, five support escalation paths, five security reviews, five renewal negotiations, and in most institutions, five separate teams of people whose principal work is maintaining the seams. This is a standing operational tax, and in most institutions it grows, not shrinks, over time.

Taken together, these costs are what fragmentation means as a strategic matter. They are the reason a note of this kind is worth a director's time. The ordinary next question — what to do about it — is the subject of the third and fourth chapters.

CHAPTER III

III

Parallel timelines — *one customer, two architectures*

The following is a single case. The customer is a long-standing retail account holder of a mid-tier Indonesian bank. At 14:02 on a Tuesday, she receives a notification that a transaction of IDR 12,400,000 has just been authorised on her card at a merchant in another country she has never visited. The transaction is not hers. She has ten minutes, perhaps fifteen, before the window for recall closes. What happens next depends entirely on the architecture her bank operates underneath the moment of her alarm.

The case is ordinary. The two timelines — fragmented and unified — are not invented; they are composites of how institutions in each architecture ordinarily perform.

ARCHITECTURE A

The fragmented timeline

14:02 Alert delivered as **SMS via aggregator**. No read receipt is available to the bank.

14:05 Customer opens SMS, reads it, panics, calls the number printed on the back of her card — which routes to the main IVR.

14:09 Hold queue. Eight minutes of music. The IVR does not know a fraud alert was just sent.

14:17 Agent picks up. Re-authenticates the customer through the bank's standard contact-centre process. Customer **explains from scratch**; the agent has no visibility into the alert that triggered the call.

14:22 Agent initiates card block. By the time the block propagates, the disputed transaction window has closed and the transaction has settled; recovery will now run through chargeback.

ARCHITECTURE B

The unified timeline

14:02 Alert delivered as a **signed in-app notification** — the payload is signed by the bank and verified inside the authenticated app on receipt. A read receipt is emitted the moment the app renders the alert.

14:03 Customer taps "This was not me". A single button. Authorisation block is **executed within seconds**; card network propagation follows immediately.

14:03 In-app message appears: "*We have blocked the card. A fraud specialist is available now — tap to speak*." She taps.

14:04 Voice call opens **inside the app**. Agent already sees: her identity, her journey, the alert she just acted on, her device posture, her last three interactions.

14:07 Agent captures her statement. Draft dispute form, pre-filled, presented in-app. She signs with biometric.

14:30	A parallel number — spoofed, claiming to be the bank's fraud team — calls the customer to "verify". She hangs up, but her trust in her actual bank has declined.
Day 2	Complaint raised through a different system. **No link** to yesterday's call.
Day 14	Regulator forwards the customer's complaint. Compliance begins manual reconstruction across four systems.
Day 28	Response to regulator is filed — **incomplete.** Missing: read receipt on the original alert, agent call recording, device context at the moment of alert.

Fraud partially recovered. Customer retained but damaged. Regulator unsatisfied. Complaint file carries forward.

14:09	Entire conversation — alert, action, call, signature, dispute — stored as a **single correlated record** in the unified telemetry.
14:11	Post-resolution survey fires in-app. She rates the experience. Rating is bound to the same conversation ID.
Day 2	Provisional credit restored pending chargeback resolution. Automatic in-app confirmation. Conversation record extended with the provisional-credit event.
Day 14	Regulator request received. Complete record exported **in one click** — alert, action, call, signature, resolution, survey.

Fraud prevented before settlement. Customer impressed and trust strengthened. Regulator receives a complete, defensible record.

What the two timelines reveal is not a difference in how hard the institution's people work. The people in Architecture A work considerably harder. The difference is in what the architecture itself does on their behalf. In the fragmented architecture, the institution's people are asked to bridge, by hand, gaps that no one person can bridge in real time. In the unified architecture, the gaps do not exist; the conversation is a single

object from start to finish, and every capability of the institution composes against it.

> *The difference between the timelines is not how hard the institution's people work. It is what the architecture itself does on their behalf.*

A director reading this note should take from it a simple structural observation. The institution is currently absorbing the full cost of Architecture A — in regulatory exposure, in fraud losses, in customer trust, in operational overhead, in the annual renewal of five separate vendor contracts. The question of whether to move to Architecture B is not a question about a new product. It is a question about whether to continue absorbing that cost indefinitely.

CHAPTER IV

IV

Bringing the conversation *home*

The mistake of the past two decades has been to treat the customer's channel as a centrifugal problem. If the customer is on WhatsApp, build a WhatsApp capability. If the customer is on SMS, rent a short code. If the customer is on Instagram, appoint a social-media team. The institution chases the customer across an expanding list of external channels, fortifies each piecemeal, and in the process steadily erodes its own ability to speak with one voice. The logic feels natural in the moment; it produces, over time, an institution that has lost the coordinates of its own customer conversation.

The counter-proposition is simple. The institution already owns one channel the customer opens every day, has already authenticated, already trusts, and already has on the home screen: the institution's own mobile application. That channel inherits every guarantee the institution has already built — identity, device posture, policy, telemetry, audit. It has the customer's full attention, no impersonator can enter it, and its evidence is, by construction, complete. The strategic shift is not technological. It is a decision about where the conversation belongs. The conversation belongs where the institution can hold itself accountable for it — and the only place the institution can fully hold itself accountable is inside the application it owns.

THE CATEGORICAL SHIFT

Stop chasing the customer across channels the institution does not own. Instead, *pull the conversation home*, into the one channel that inherits the institution's own trust — the application on the customer's phone. This is not a product decision. It is a decision about where the institution is willing to take responsibility for its own voice.

This shift is not new. It is the same shift that the teller counter and the letterhead together represented a generation ago, in a different medium. The branch and the letterhead were never chosen because they were the most convenient channels for the customer; they were chosen because they were the channels over which the institution could stand behind its own word. The mobile application, for a modern regulated institution, is what the branch counter and the letterhead together represented then — the channel over which the institution can hold itself to its own standard. What has been missing is an engagement architecture that treats it that way: one that consolidates contact centre, outbound engagement, surveys, video service, and AI copilot into a single fabric operating inside the application, under the institution's own identity, policy, and audit.

This is the work Nexilis Reach exists to do. It is not a contact-centre product with a mobile add-on. It is not an engagement platform that ships notifications to a device. It is an engagement fabric whose premise is that the customer conversation belongs inside the application, and whose architecture is the consequence of taking that premise seriously. The product brief that accompanies this note describes the architecture in detail. This note is the argument for why that architecture is worth the board's attention in the first place.

There is one additional consideration a board ought to weigh in the Indonesian context. Reach is built by an Indonesian company, under Indonesian law, hosted in Indonesia, engineered in Indonesia. For an institution subject to data-sovereignty obligations, domestic-content expectations, and the supervisory reach of Bank Indonesia and the Financial Services Authority, this is not an incidental property. It is the property that makes the architecture defensible in every conversation the institution will have with its regulator over the next decade. No foreign-headquartered incumbent can match it without material rework; the institutions most committed to their own sovereignty will find this the most consequential consideration of all.

> *The mobile application is, for a modern regulated institution, what the branch counter and the letterhead together represented a generation ago — the channel over which the institution can stand behind its own word.*

The decision this note invites is not to buy anything. It is a decision to examine whether the current architecture — five vendors, five categories, six partial shadows of every conversation — is still the architecture the institution wants to run for the next decade. An honest examination, for most institutions, produces a single answer. The conversation has left the building. It is time to invite it home.

THE NEXT CONVERSATION

A conversation worth having.

An institution that has read this note and found it recognisable is the right institution for a short strategic conversation — not a product demonstration, not a vendor pitch, but a structured discussion about the institution's current engagement architecture and what it is costing. The conversation can begin at whatever altitude fits the institution's situation: a thirty-minute framing discussion with a single executive sponsor; a ninety-minute strategic session with CEO, CX leadership, compliance, and digital operations in the same room; or, where the architecture question has already been recognised internally, a direct technical evaluation.

If, at the end of that conversation, a technical evaluation is the appropriate next step, the product brief is the document for the evaluation. If it is not, the conversation will still have been worth having. It is rarely wasted time to examine the architecture of the customer conversation — whatever the eventual decision.

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This note and the architectural claims it contains are the confidential property of PT Easysoft Indonesia. Distribution to parties outside the receiving institution requires written authorisation. The accompanying Product Brief provides the technical reference for institutional evaluation teams. Detailed regulatory control mappings and implementation references are available under mutual non-disclosure.