



FROM REACTIVE TO PROACTIVE: LEVERAGING AI FOR PREDICTIVE CUSTOMER EXPERIENCE IN BPM

Abstract

Customer expectations are shifting from reactive service to anticipatory engagement, placing pressure on enterprises to redesign how customer operations are managed. This article explores how predictive AI, when embedded within Business Process Management (BPM), enables organisations to detect early signals of customer friction, determine optimal responses, and execute proactive engagement at scale. It outlines the architectural, data, and orchestration capabilities required to operationalise predictive customer experience, including real-time data pipelines, decision intelligence engines, and BPM-driven workflows. The article also examines industry applications, the role of outsourcing partners in scaling execution, and the transition toward outcome-driven operating models. By integrating predictive intelligence into enterprise systems, organisations can move beyond reactive support to deliver consistent, proactive CX while improving efficiency, retention, and long-term customer value.



Why do customers still have to report problems before companies act on them? In an era where businesses can predict equipment failures and supply chain disruptions days in advance, many customer service operations still rely on customers to signal dissatisfaction first. This reactive model is generating escalating costs. In contrast, organisations that apply

predictive engagement and advanced personalisation strategies are seeing an increase in customer satisfaction by 15 to 20 per cent, revenue growth of 5 to 8 per cent, and reductions in service costs by up to 30 per cent.

The gap between customer expectations and operational capabilities is widening, and AI is enabling organisations to close

it. By embedding predictive analytics into operational workflows, enterprises can identify early signals of customer friction, anticipate needs and initiate engagement before issues escalate. This shift is redefining predictive customer experience in BPM, enabling organisations to transition from reactive support models toward proactive CX.

Why reactive customer service is reaching its limits

For decades, customer service has followed a predictable pattern: when something goes wrong, the customer reports it, and the organisation fixes it. Billing errors, service disruptions, and product issues are addressed only after customers escalate the problem.

This approach worked in earlier service environments, but modern digital ecosystems operate very differently. Customers move across channels

seamlessly, expect rapid responses, and increasingly judge brands by how effortless their experience feels.

Customers expect organisations to detect and resolve issues before they need to report them. When organisations rely on reactive service models, several operational challenges emerge:

- Problems are detected only after customers complain
- Support teams face rising service

volumes and operational costs

- Customer satisfaction depends heavily on post-issue recovery
- Operational teams lack early visibility into dissatisfaction signals

Predictive analytics offers a path beyond reactive service models. Realising this potential requires service models that can act on these signals early and respond automatically across operational processes.

How predictive AI drives proactive CX

Predictive analytics models examine behavioural, transactional, and interaction data to identify patterns that indicate emerging customer needs or potential service issues. Three capabilities enable this predictive engagement model:

Detecting early signs of customer friction

Predictive AI models analyse historical and real-time customer data to identify early indicators of dissatisfaction, churn risk, purchasing intent, or operational disruptions. Signals such as repeated service interactions, declining engagement, or unusual product usage patterns often emerge before customers escalate issues. Detecting these patterns

early allows organisations to anticipate service needs and intervene before problems surface as support requests.

Determining the next-best action in real-time

Once predictive signals are detected, AI-powered decision engines evaluate contextual factors such as customer value, interaction history, service conditions, and engagement channels. These systems determine the most relevant next-best action, enabling timely and personalised responses such as proactive notifications, targeted recommendations, or preventive support.

Executing proactive CX through BPM workflows

Predictive insights deliver value only when they translate into operational action. BPM platforms orchestrate these responses through automated workflows that trigger proactive CX across customer journeys. This ensures predictive interventions are executed consistently and at scale across digital and service channels.

As predictive AI capabilities mature, delivering proactive engagement consistently requires predictive insights to be embedded directly within operational workflows.

Embedding predictive intelligence into BPM operations

While predictive AI enables early detection and decision-making, BPM platforms provide the operational layer that executes these decisions across enterprise systems. Predictive customer experience in BPM is enabled through three architectural components:

Intelligent orchestration within BPM platforms

BPM platforms act as the orchestration layer that coordinates processes across systems, channels, and service environments. By embedding AI-driven decisioning within this layer, workflows can respond dynamically to customer context and operational conditions.

Unified data signals that reveal customer intent

Predictive engagement relies on integrating data from enterprise systems, including transaction histories, digital interactions, service records, product usage, and customer sentiment. These unified data environments provide the inputs required for predictive models to generate accurate and actionable insights.

Process orchestration for proactive engagement

Predictive insights are operationalised through BPM workflows that coordinate actions across systems and channels. This

enables organisations to execute proactive engagement consistently, through actions such as alerts, case routing, and preventive interventions.

At scale, BPM platforms ensure that predictive insights translate into coordinated actions across customer processes, enabling organisations to deliver proactive CX consistently across channels and touchpoints. By 2029, 80 per cent of customer service organisations will apply predictive or generative AI technologies to improve engagement and operational efficiency, without human intervention.



Architecting predictive AI for proactive customer engagement

Operationalising proactive CX requires integrating predictive intelligence across enterprise systems so insights can trigger actions across customer operations. Predictive CX architectures typically connect several technology layers:

- **Customer data sources:** Signals originate from CRM platforms, contact centres, digital channels, product usage systems, and transactional systems.
- **Data integration and streaming pipelines:** Platforms capture and process real-time customer signals

across enterprise systems, enabling continuous data flow into AI models.

- **Predictive AI models:** Machine learning systems analyse behavioural patterns and generate predictive signals such as churn risk, service disruptions, or purchase intent.
- **Decision intelligence engines:** Systems determine the next-best action based on customer context, interaction history, and operational priorities.
- **BPM orchestration layers:** Workflows coordinate and trigger proactive

engagement actions such as alerts, case routing, personalised recommendations, and preventive service interventions.

Together, these components create an operational loop where customer signals generate predictions, predictions trigger automated actions, and outcomes continuously refine AI models. This architecture enables organisations to scale proactive CX across service operations while maintaining consistent customer experiences.

Data foundations for predictive customer experience

Scaling predictive customer experience requires data environments designed to capture, connect, and operationalise customer signals continuously, such as:

Unified customer data across systems

Customer signals often reside across CRM platforms, contact centres, digital channels, and transactional systems. Fragmented data limits the ability of predictive models to detect patterns across the full customer journey.

Unified data environments allow organisations to build comprehensive

customer profiles that capture behaviour, preferences, and interaction history.

Real-time data pipelines for predictive insights

Predictive engagement depends on analysing signals as they emerge. Modern data architectures, therefore, rely on real-time pipelines that stream operational and behavioural data into AI models.

This enables organisations to identify emerging issues and trigger engagement before service disruptions escalate.

Governed data environments for trusted AI

Predictive CX initiatives require strong data governance to ensure accuracy, security, and regulatory compliance. Reliable data environments improve model performance and allow organisations to scale AI-driven engagement responsibly.

Companies leveraging advanced customer analytics can achieve 85 per cent higher sales growth and more than 25 per cent greater gross margins.





BPM as the intelligent engagement platform

As predictive intelligence becomes operationalised across enterprise systems, BPM platforms are evolving beyond workflow automation into intelligent engagement platforms. These systems combine predictive analytics, decision intelligence, and automation to orchestrate customer engagement across enterprise systems. Key capabilities include:

Context-aware process workflows

Operational processes are increasingly

designed to respond dynamically to customer behaviour and contextual signals. By integrating predictive insights into workflow logic, BPM platforms can adapt engagement paths based on customer intent, interaction history, or service conditions.

AI-augmented service operations

AI copilots are becoming embedded within service environments, providing agents with real-time insights and contextual

customer intelligence during interactions.

Hyper-personalised customer journeys

Predictive analytics enables organisations to tailor interactions across marketing, sales, and service channels, allowing businesses to deliver personalised experiences at scale.

As a result, BPM platforms are becoming the control layer through which customer engagement is orchestrated across enterprise systems.

Industry applications of predictive customer experience in BPM

Across industries, predictive customer engagement is applied to high-impact use cases such as churn prevention, advanced product recommendations, and service continuity management. Organisations can identify customers at risk of attrition well in advance, uncover latent demand through context-driven recommendations, and mitigate potential disruptions before they affect service delivery. Predictive CX is now embedded within enterprise platforms across multiple industries.

Banking and financial services

Banks integrate predictive analytics into fraud detection systems, risk models, and engagement platforms to identify anomalies and anticipate churn.

Telecommunications

Telecom providers analyse network telemetry and customer interaction data to predict service disruptions and trigger proactive notifications.

Healthcare

Healthcare organisations use predictive models to forecast missed appointments and prioritise patient outreach.

Retail and ecommerce

Retailers apply behavioural analytics to anticipate purchase intent and personalise digital engagement.

These applications extend predictive CX beyond service operations into revenue optimisation and customer lifecycle management.

The role of outsourcing partners in scaling predictive customer experience

Outsourcing partners extend predictive customer experience beyond internal operations by combining AI capabilities with dedicated service delivery models. Rather than only responding to demand, these partners enable continuous monitoring of customer interactions across channels, identifying emerging patterns and shifts in customer behaviour at scale.

This model allows organisations to operationalise proactive CX without building full in-house capabilities. Outsourcing providers bring pre-integrated tools, trained service teams, and established processes that accelerate the deployment of predictive engagement strategies. They also support consistent execution across high-volume

environments, ensuring that insights translate into timely actions across voice, chat, email, and social channels. By externalising execution while retaining control of strategy and data, organisations can scale predictive engagement more rapidly, improve service consistency, and optimise cost structures without increasing internal operational complexity.

Making predictive intelligence a core operating capability

Predictive customer intelligence changes how organisations design and manage customer operations. Instead of scaling service through additional resources, organisations can redesign processes to prioritise outcomes such as retention, resolution speed, and customer value.

This enables a shift from volume-based service models to outcome-driven operations. Service capacity can be

aligned to predicted demand, high-risk customer segments can be managed more proactively, and operational decisions can be guided by expected impact rather than incoming workload.

Over time, this approach improves planning accuracy, reduces variability in service performance, and strengthens coordination across customer-facing functions. Predictive intelligence also

enables organisations to standardise decision-making across channels, ensuring consistent customer experiences without relying heavily on manual intervention.

As these capabilities mature, [predictive customer intelligence](#) becomes embedded within the operating model itself, shaping how organisations allocate resources, manage risk, and deliver customer value at scale.

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