

Axis Journeys

Organization of the Future: Design for 2035

Axis MOVES 2026

Case Cracker Challenge Submission

By
Team *shared braincell*



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Final Year, IIT Guwahati



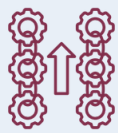
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Axis has built the foundation. The next competitive advantage is organisational: make **customer goals**, not products, the **primary unit**.



Why is a transformation needed?



1. The core org. remains vertical

Customer goals span products, functions, and entities, but formal **accountability** still follows **business verticals** like **Retail assets, retail liabilities, tech.** etc.



2. Productivity is increased, but hard to capture

- High NFTR, downstream checks, L1/L2 hand-offs, higher TAT, difficult-to-capture AI in the P&L
- FY26: **complaints received decreased by 13%**, but **pending complaints increased by 86%**.



3. Transformation creates value

- Axis: Redesign of tractor-loan journey → **>55% lower TAT; market share +75% YoY**
- DBS: Managing through **Journeys** resulted in **30% lower** account-opening TAT, **20% better** risk detection



Our 2035 Vision for Axis Bank

By 2035, make Axis the **preferred** all-weather financial **partner** for every customer—**One Bank organised around evolving customer goals**, where empowered bankers, responsible AI, and the full power of One Axis deliver complete outcomes across every life and business stage, with trust, inclusion, and resilience by design.

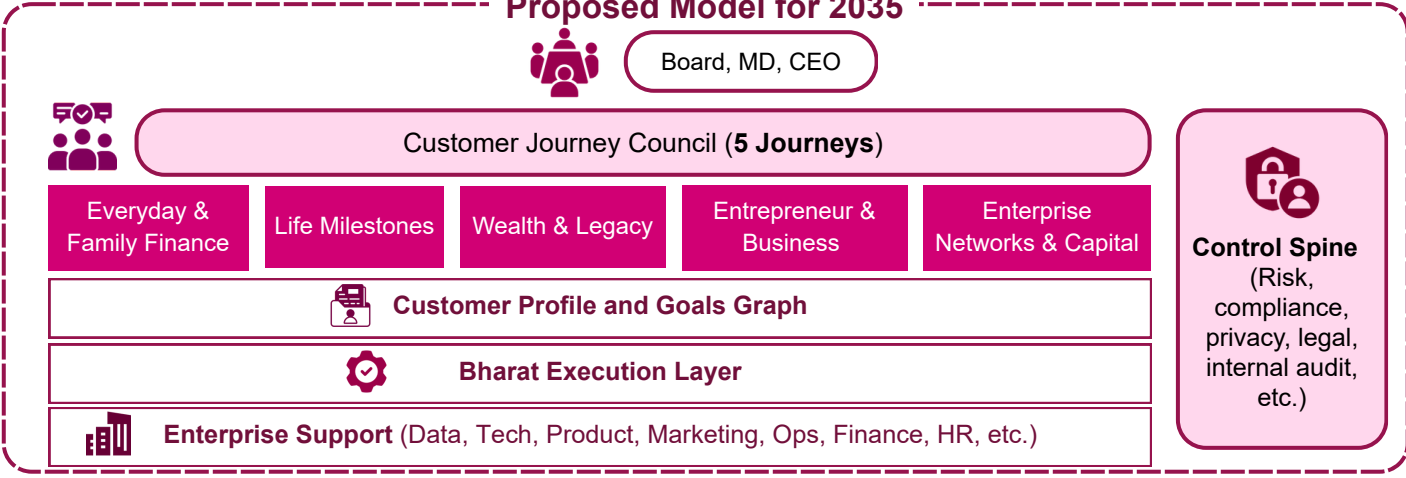
The Big Bet: Axis Customer Journeys – A new customer-goal-centric operating model

Current Operating Model



What Changes?

Proposed Model for 2035



Strategic Rationale - Why now?

01 | Customer Architecture is Ready
Axis Sparsh + Siddhi + Kaleidoscope

50 live journeys | ~74 lakh interactions | 95%+ frontline Siddhi adoption

02 | AI is everywhere, but not in the P&L
Axiom AI

115m+ document services | 10m+ customer chats | ~86% employee ADI adoption

03 | One Axis is Ready to Expand
Experience as One

54m customers | 6.3K branches | One Axis financial ecosystem

✓ **Capabilities Transformation is needed.**

