From Compliance Obligation to Trusted Outcomes

Yonela Gcwabe
Senior Operational Risk Manager
Metropolitan

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REGULATORY SCRUTINY
CUSTOMER TRUST
THE COMPLIANCE PARADOX
Increasing regulatory expectations & enforcement of regulations.
We have more rules, yet customers still feel distrust.
Decreasing confidence, frustration, not understood, complexity & transparency
Compliance alone does not guarantee good customers outcomes.

DIFFERENT DISCIPLINES, ONE REALITY

"Inside the organisation we split the disciplines. Outside, the customer feels the combined effect.

The alignment stack

Compliance

Regulation	Controls
Policies	Accountability
Breaches	Remediation

CX

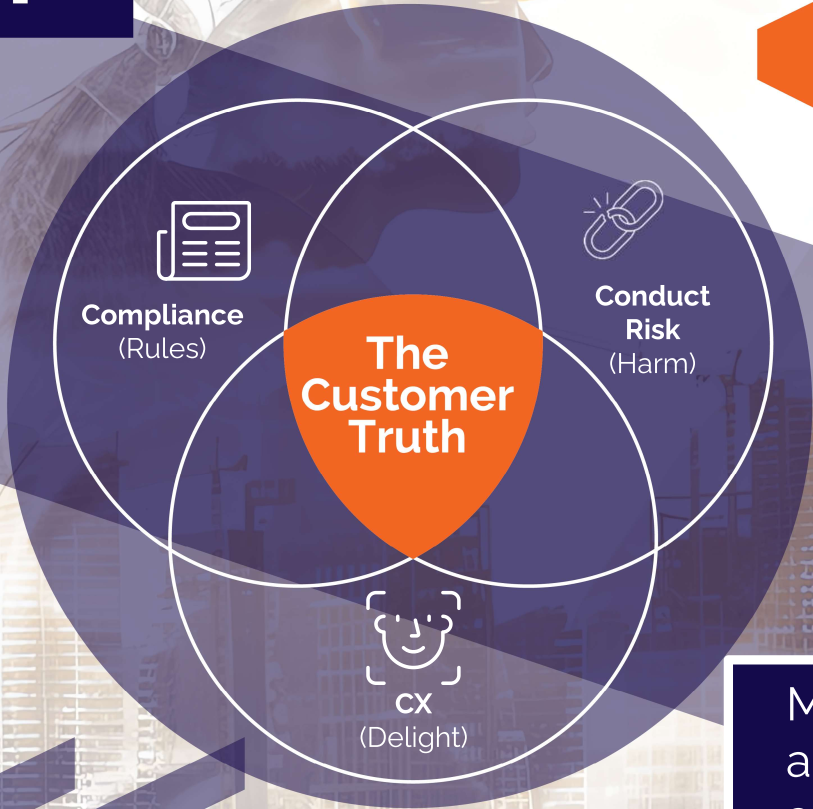
NPS	Friction
Journeys	Confusion
Moments	High efforts

Conduct

Harm
Unfair outcome
Vulnerable exposure

The customer doesn't see departments. **They experience one reality.**

THREE LENSES, SAME TRUTH



Moving from compliance as an obligation to conduct as a deliberate design choice that produces trusted outcomes.

THE IMPORTANCE OF ALIGNMENT

CX
provides real-time insight into lived customer experiences

Conduct risk
translates experience into risk signals

Compliance
provides guardrails and accountability

Together they answer three critical questions:

1. What customers are experiencing?
2. Whether that experience creates harm or unfair outcomes?
3. What needs to change *before* it becomes a regulatory or reputational issue?

Benefits of alignment:

- Earlier identification of conduct risks
- Reduced remediation and complaint costs
- Stronger regulatory confidence
- Improved customer trust and loyalty
- Better decision-making at frontline and leadership levels


PUTTING CLIENT EXPERIENCE AT THE HEART OF THE BUSINESS FOR SUSTAINABLE GROWTH.

Reframing conduct risk as a catalyst for stronger customer relationships, operational discipline, and long-term value creation

Policies don't deliver fair outcomes; **behaviours do**. Culture becomes a risk mitigator when it aligns incentives, performance metrics, and leadership expectations with customer fairness.

Intent & impact

Align your strategy, product and service to **intent and impact** .
Test products, processes, and decisions through the lens of:

- *Is it right?*
- *Is it fair?*
- *Does it work for the customer every time?*

Customer Outcomes as Enterprise-Wide Responsibility

Embed conduct by **design**.
From strategy, product development to operations, distribution, digital, and even finance shapes customer outcomes.

Embedding Conduct into Culture

Data-Driven Conduct Risk Management

Insights from calls, complaints, process gaps, behavioural data, and customer feedback can now predict:
emerging risks, vulnerable customers, systemic failures, and future misconduct exposures.
This is how conduct risk becomes **proactive, not reactive.**

Balancing Growth, Innovation & Fair Outcomes

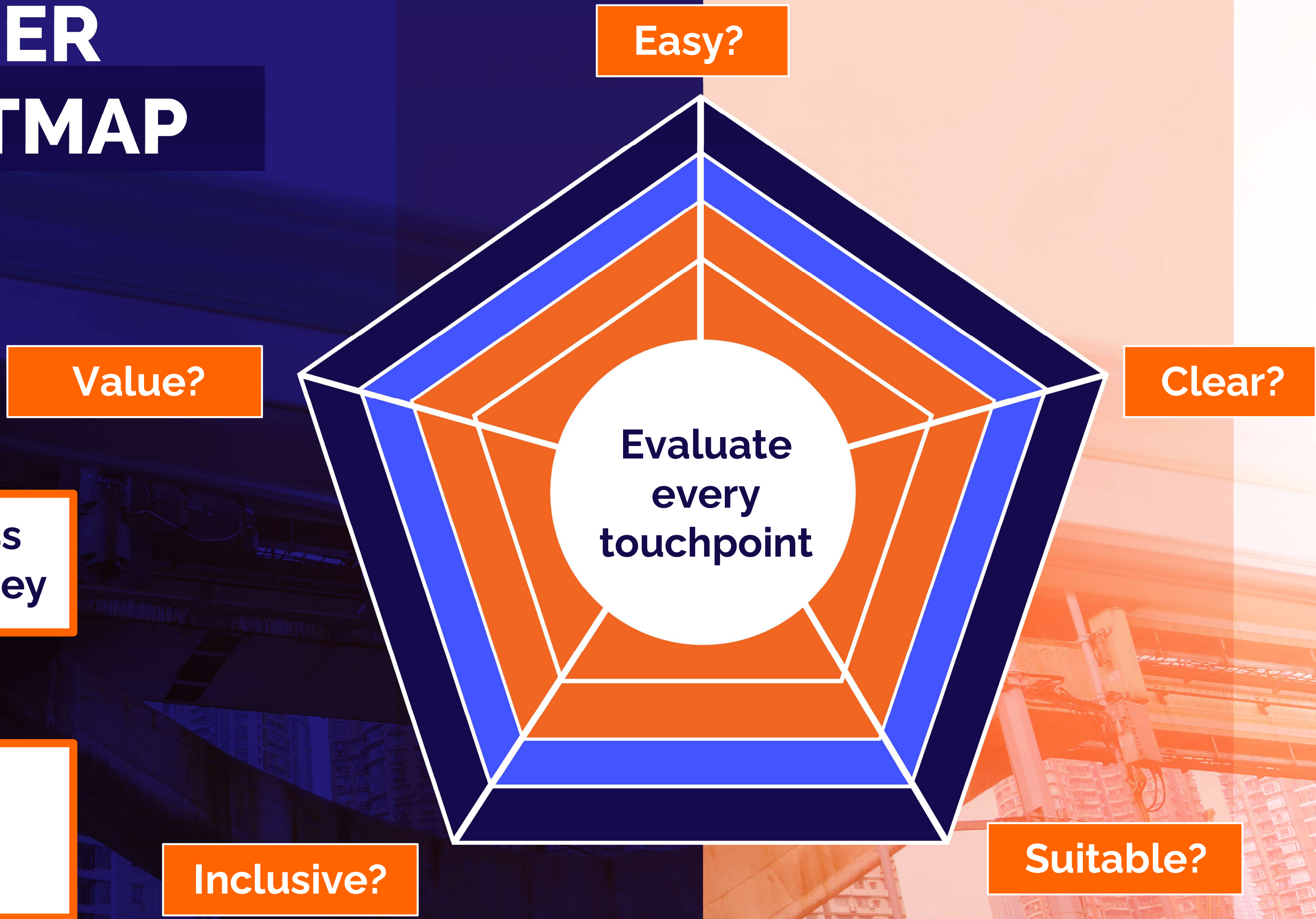
Digital and automated journeys create new risk exposures—biases, exclusions, complex decision engines.
Organisations must innovate responsibly by putting **customer vulnerability, simplicity, and transparency** at the centre of design.

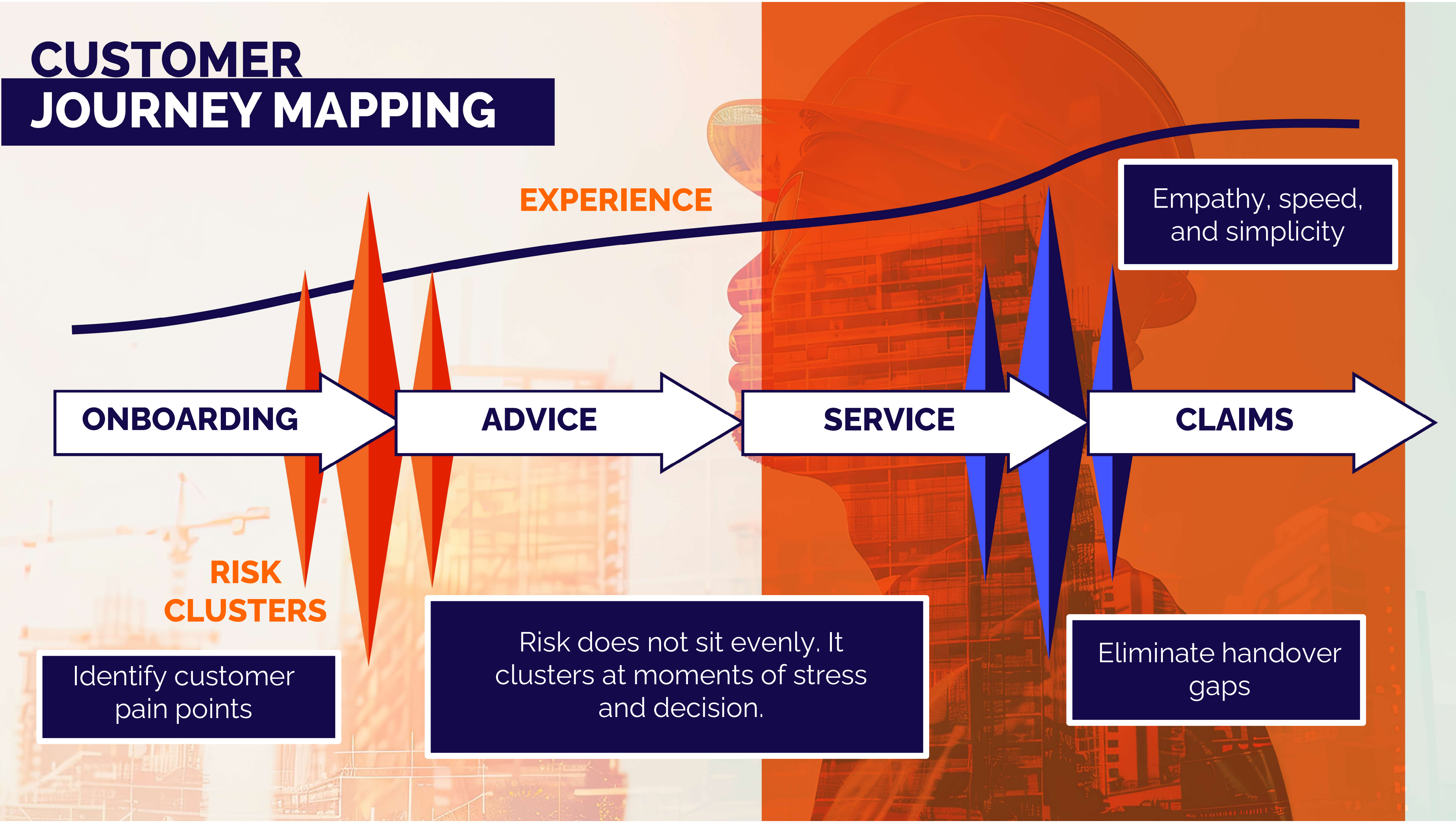
Tools to use to strengthen fairness, trust, and good outcomes

THE CUSTOMER OUTCOME HEATMAP

A tool for assessing fairness across the end-to-end journey

Prioritize areas of concern and identity systematic issues early




CUSTOMER
JOURNEY MAPPING
EXPERIENCE
Empathy, speed, and simplicity
ONBOARDING
ADVICE
SERVICE
CLAIMS
RISK CLUSTERS
Identify customer pain points
Risk does not sit evenly. It clusters at moments of stress and decision.
Eliminate handover gaps

USE CX AS RISK INTELLIGENCE

DECODING THE SIGNALS

CX Signal	Risk Meaning
High effort to cancel	Unfair retention practice
Drop-offs	Disengaged/uninformed choice
Complex digital flows	Customer frustration/exclusion of vulnerable groups
Long claim cycle	Unfair outcome/Harm

IMPLEMENT CONDUCT BY DESIGN FRAMEWORK

Repeat Contact

Digital Drop-offs

STOP FIXING PROBLEMS, START DESIGNING OUTCOMES.

What outcome will this create for the customer?

Where to Apply it

Utilize this framework when Designing or reviewing:

- Products
- Campaigns
- Scripts
- Digital Journeys
- Claims

Who to Protect

Designing outcomes means non-negotiable inclusion. Never forget the specific needs and safeguards required for **vulnerable customers** throughout the design process

How to Measure It

Implement CX-Driven conduct indicators rather than just backend compliance metrics. Track signals like:

- Repeat contact rates
- Digital drop-offs

Don’t forget vulnerable customers

DELIBERATELY DESIGNING TRUST

Compliance	→	Credibility
Risk	→	Predictive
Trust	→	Measurable

The future is not avoiding failure.
It is designing trust.

"If the customer is not the centre of everything you do, then you might just need to consider packing and closing shop" – Sindiswa Kahla-Makhubalo

Together we can