



# The Identity Intelligence Imperative:

Bridging Gaps in Customer, Patient,  
and Constituent Experiences

Experience is the new currency.  
**Identity backs it.**



## Executive Summary

Digital transformation is reshaping virtually every facet of our lives, from how we shop (Amazon), to how we're entertained (Netflix), to how we eat (UberEats). And through each of these interactions, vast amounts of data are continuously captured and intelligently applied to refine, personalize, and elevate the experience. Seamless, intuitive, and highly tailored engagement is no longer a competitive edge — **it's the expectation**. Consumers now demand the same level of ease, relevance, and trust from every organization they interact with, regardless of industry.

This has created an inflection point for organizations across regulated sectors, including healthcare, financial services, and the public sector. In these industries, experience has become the new currency. But the vast majority of these organizations are ill-equipped to meet this moment.

Why? According to the hundreds of senior IT, data, and experience leaders who responded to the survey:

1. Their data is siloed and fragmented, resulting in an incomplete view of the individuals they serve.
2. Their systems are disconnected, preventing the exchange of critical customer data.
3. They lack a unified, intelligent view of their customers, limiting the ability to deliver the experiences today's consumers demand.

This research uncovers a striking reality: while leaders across these sectors recognize that experience transformation is essential, they are being held back by the inability to answer one fundamental question: **Who is this person, really?**

Throughout this report, we will explore how these regulated organizations are grappling with identity fragmentation and the urgent need to transition from siloed systems to unified identity intelligence.

**The average person relies on their identity data more than**

**300 times**

**per month. Yet most organizations can't leverage it effectively due to fragmented, disconnected systems.**

## Key Findings: Three Cross-Industry Themes

80% of leaders say that improving their customers' experience is either important or very important to meeting their strategic goals. However, inconsistent and inaccurate data is undermining these efforts, leaving only 21% of leaders feeling fully confident in their organization's ability to deliver consistent, personalized experiences today.



### Data silos undermine experience delivery:

**9 in 10** leaders say siloed identity data significantly impacts their organization's ability to deliver personalized, positive experiences for their customers.



### Lack of data trust and accessibility:

**4 in 10** leaders report that **less than half** of their customer data is unified, trusted, and accessible, a foundational component of creating personalized, positive experiences.



### Customer loss tied to poor experiences:

Nearly **6 out of 10** leaders report that they regularly lose customers, patients, members, or constituents due to poor experiences.

The inability to have a complete view of customers, patients, members, and constituents bears substantial consequences, including: limited operational efficiencies (58%), impeded trust (50%), and decreased customer satisfaction (46%).

As digital experiences continue to evolve, and as consumer expectations climb, this gap will only widen. Organizations that fail to unify identity will face escalating costs, rising churn, compliance risk, and a rapid erosion of trust. Conversely, those that invest in identity intelligence will gain the agility, insight, and precision required to deliver truly transformative experiences.

The message is clear: identity is no longer a backend IT function. It has become a boardroom-level imperative. Unified, intelligent identity data is the strategic foundation for every digital initiative, from AI to analytics to personalized engagement. And getting it right is no longer optional.

In a world where experience defines loyalty and growth, a unified, intelligent view of identity is how organizations will compete, differentiate, and succeed in the experience economy.

## The Impact of Fragmented Identity

**58%**

report limited operational efficiency

**50%**

say it impedes trust

**46%**

experience lower customer satisfaction

## Sector-Specific Highlights

### Healthcare: Why Identity is the Cornerstone of Connected, High-Quality Care

Healthcare is no longer insulated from consumer expectations. Patients and members, particularly younger generations, expect the same level of digital ease and personalization they experience in retail and banking. According to a 2024 Accenture study, [Unlocking Patient Loyalty in Healthcare](#), today's patients are 6x more likely to switch providers, and 41% say a poor digital experience alone is enough to make them leave. According to a [2025 HealthEdge Healthcare Consumer Survey](#) of more than 4,500 individuals with health insurance, 27% of leaders report being likely to switch plans in the next year.

At the same time, both providers and payers face mounting financial pressure. Margins are thinning, workforce shortages persist, and experience-driven reimbursement is expanding. For example, Medicare Advantage plans receive 20 percentage point increases in rebates when their CAHPS ratings improve from 3 stars to 4.5 stars — a metric heavily influenced by member experience and engagement.



# 7 in 10

**healthcare leaders say they lose patients or members due to poor experiences**

#### *The Healthcare Challenge*

The research reveals a significant and multi-dimensional identity crisis within healthcare. Despite the overwhelming strategic priority of improving patient and member experiences, most organizations lack the necessary infrastructure and data integrity to support it.

Amongst leaders from healthcare organizations, including payers and providers:

- **Only 30%** of healthcare leaders are confident that their data ecosystem supports a 360-degree view of patients and members. None reported being “very confident”.
- **Over 90%** agree that fragmented or siloed identity data significantly impedes their ability to deliver coordinated, personalized experiences.
- **2 out of 3** report that incomplete patient/member views limit operational efficiencies, reduce satisfaction, and erode patient/member trust.
- **7 in 10** leaders say they regularly lose patients or members due to poor experiences, a staggering churn rate that directly undermines growth and loyalty.
- **Only 6%** of leaders feel fully prepared for the future demands of digital health innovation and seamless patient journeys.

These findings highlight a critical disconnect, as nearly all organizations recognize the strategic value of enhancing experiences, yet very few possess the unified identity infrastructure necessary to do so effectively. Without a trusted, comprehensive view of patients and members, efforts to innovate, personalize, or coordinate care fall short, and so do the outcomes they aim to improve.

## The Healthcare Opportunity

Healthcare organizations that unify patient and member identity across clinical, operational, and engagement systems can establish a trusted, real-time view of every individual. This is a prerequisite for delivering coordinated care, enabling personalization, and achieving strategic performance goals and outcomes.

Leading providers and payers are focusing their investments on:

- System-wide master data management (MDM) integration to unify identity data across EHRs, CRMs, claims platforms, digital front doors, and partner networks.
- Real-time identity resolution and updates to ensure consistency across systems and reduce duplicate records, access issues, and outreach errors.
- Analytics-ready identity enrichment that enhances data with demographic, socioeconomic, and health equity insights to support care coordination, value-based reimbursement, and regulatory performance metrics.
- Operational synchronization allows front line teams, from care navigators to billing to marketing, to act confidently using the same complete patient or member view.
- Clinical and operational insights to identify high-risk or rising-risk populations with greater precision to support smarter engagement strategies that can lead to improved outcomes, higher performance ratings, reduced avoidable utilization, and increased revenue through better reimbursement and retention.

These investments are already accelerating within the industry. 80% of healthcare leaders believe MDM is valuable for achieving strategic goals, and 57% plan to invest in a new MDM solution, with 38% committing to action within the next year. By making identity a strategic asset, healthcare leaders can mitigate churn, improve health outcomes, and elevate the patient/member experience in a highly competitive, value-driven environment.

**It's time for an upgrade from legacy systems:**

**80%** of healthcare leaders believe MDM is valuable for achieving strategic goals

**57%** plan to invest in a new MDM solution

**and 38%** commit to action within the next year



### Financial Services: Why Identity is the Linchpin of Loyalty and Growth

The financial industry is undergoing a seismic shift. With \$84 trillion in wealth expected to transfer from Baby Boomers to Gen X and Millennials by 2045 (more than double the \$41 trillion in the late 1990s and early 2000s), organizations face a critical imperative: earn and retain trust across generations or risk high customer churn rates.

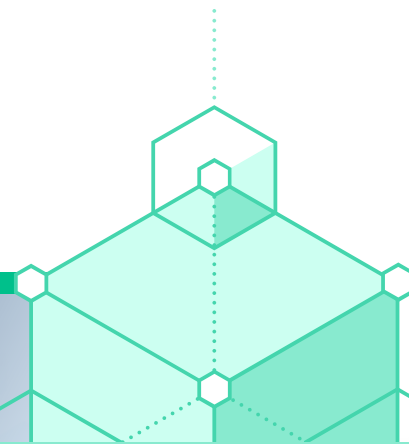
According to a recent Boston Consulting Group [report](#), 44% of banking customers changed their primary financial provider in the previous year, citing poor personalization and experience as top reasons.

A similar sentiment can be found in Accenture's [2025 Banking Study](#), which stated, "Banks with the highest customer advocacy scores (driven by satisfaction and experience) achieved 1.7x faster revenue growth than their peers globally." The report continues this point by stating, "Customer advocates also held 17% more financial products with their primary bank, indicating deeper loyalty and engagement."

These and other industry reports point to a common theme: Today's financial customers expect more than static products. They demand tailored financial guidance, seamless digital experiences, and personalized engagement.

Amongst leaders at financial services institutions who responded to this survey, we found:

- **95%** of financial services leaders agree that customers want seamless, personalized experiences at every touchpoint.
- **9 out of 10** leaders report that siloed or fragmented identity data significantly hinders their ability to deliver secure, personalized services.
- **50%** of financial leaders report regular customer defection due to poor experiences, a direct result of misaligned, fragmented identity data.
- **Only 10%** feel fully prepared to meet future demand for hyper-personalized banking and insurance services.



9 in 10



**financial services leaders report that fragmented data significantly hinders their ability to deliver personalized services.**

## The Financial Services Challenge

Despite their recognition of the problem, most financial services organizations remain early in their readiness journey:

- **Only 12%** of leaders are fully confident they can deliver seamless, personalized experiences across all touchpoints.
- **More than half** of leaders agree that a limited view of their customers most directly impacts their ability to gain operational efficiencies (55%), hinders their ability to grow (53%), and impedes the ability to earn customer trust (50%).
- **4 out of 10** leaders report that less than half of their organization's customer data is unified, trusted, and accessible to deliver personalized financial services recommendations and experiences.

At the same time, 73% of financial services leaders say their MDM strategies urgently need better integration across systems and platforms, along with improved data accuracy, enrichment, and real-time identity resolution and updates.

## The Financial Services Opportunity

Organizations that unify customer identity across systems of record, insight, and engagement can build a rich, real-time view of each client, empowering better personalization, risk mitigation, and service delivery. Leading organizations are focusing their investments on:

- Upgraded integration architectures to eliminate silos.
- Real-time identity verification to support security and compliance.
- Data enrichment and analytics to complete profiles and power AI-driven recommendations.
- Partnerships with a unified identity solution provider.

These unified identity strategies lay the foundation for financial services organizations to drive personalization at scale, increase loyalty, and compete more effectively in an evolving digital economy.

## MDM Strategies Financial Institutions Need Now



Upgraded integration architecture



Real-time identity verification



Data enrichment and analytics



Partnerships with unified identity providers

### Public Sector: Why Identity is the Key to Government Trust and Efficiency

Public institutions are under increasing pressure to modernize, enhance constituent trust, improve efficiencies, and deliver digital-first services that rival those of the private sector. Citizens expect their interactions with the government to be seamless, secure, and personalized. According to the McKinsey Public Sector Journey [Benchmark Survey](#), “Government customers are on average nine times more likely to trust a government agency if they are satisfied with its service.”

Yet public sector organizations continue to face major barriers:

- **95%** of leaders in the study agreed that improving constituent experiences is critical to their 2025 strategic goals.
- **Nearly half (45%)** of leaders report actual constituent defection due to poor experiences.
- **97%** of leaders agree that constituents want seamless, personalized interactions at every touchpoint.

**9x**

**Government customers are, on average, nine times more likely to trust a government agency if they are satisfied with its service.**



## The Public Sector Challenge

Despite their ambitions, public sector organizations face systemic challenges:

- **9 out of 10** leaders say that fragmented or siloed identity data hinders their ability to deliver efficient and trustworthy services
- **Just 4 in 10** leaders are very confident in their data ecosystem's ability to support a comprehensive, unified view of constituents.
- **Over half** of leaders believe that lacking a complete constituent view increases security risks and limits operational efficiency.
- **Only 50%** feel prepared to meet the future demand for a digital-first, citizen-centric model of government.

Top-cited barriers to a personalized constituent experience include limited capacity, insufficient technology integration, and the lack of comprehensive, accessible data.

## The Public Sector Opportunity

Government agencies that unify constituent identity across legacy systems, digital platforms, and partner organizations can unlock a trusted, real-time view of every individual they serve. This is essential to improving service delivery, fostering trust, and meeting strategic modernization goals. Leading public sector organizations are directing their investments toward:

- Cross-agency identity data integration to consolidate constituent information from social services, tax, housing, and licensing systems into a single, authoritative source of truth.
- Real-time identity resolution and verification to streamline digital onboarding, reduce fraud, and ensure constituents receive accurate benefits and services without delay.
- Analytics-ready identity enrichment to enhance constituent profiles with demographic, economic, and location-based data, supporting equitable access, targeted outreach, and performance reporting.
- Operational synchronization that empowers frontline workers across call centers, case management, and field operations to act with confidence and efficiency using a unified constituent view.

These efforts are already gaining traction: 60% of public sector leaders plan to invest in modern identity solutions, and 45% say they will do so within the next 12 months. As constituent expectations for digital-first, personalized experiences continue to rise, identity will become a cornerstone of government trust, innovation, and efficiency. Public institutions that elevate identity to a strategic asset will not only improve satisfaction and engagement but also advance their mission to serve more effectively, inclusively, and securely.



# Identity: The Next Enterprise Advantage

## The Identity Imperative: A Boardroom Priority

Identity is no longer a compliance checkbox or a back-office IT concern. It has become a strategic control point that shapes the success of every customer, patient/member, or constituent-facing initiative. For healthcare organizations, it's the key to driving better outcomes and reimbursement. In financial services, it underpins secure personalization, loyalty, and competitive agility. In the public sector, it's foundational to delivering trust-building experiences and more equitable access to services.

Leaders who invest in identity intelligence are unlocking new value by:

- Delivering personalization at scale across channels, systems, and programs; from care plans and financial offers to public benefits and service delivery.
- Building transparency and trust in the outcomes of AI, analytics, and automation efforts; ensuring that data-driven decisions are matched to the right individual.
- Driving operational efficiency and growth by reducing duplication, enabling secure data sharing, and improving the precision of engagement and insight.

## MDM as a Catalyst

Achieving this level of identity intelligence requires more than patchwork integrations or one-off data cleanups. It demands modern, cloud-native MDM platforms designed to resolve, enrich, and unify identity data across every system of record, insight, and engagement.

The study shows this shift is well underway:

- **57%** of leaders are actively planning to invest in MDM solutions, with 22% expecting to do so within the next 12 months.
- Top priorities for MDM include: real-time identity resolution, improved integration across systems, and connecting tools with accurate identity data, which **94%** of leaders say is essential for delivering exceptional experiences.
- Key business outcomes of MDM investment include enhanced operational efficiency (73%), improved personalization (56%), and increased trust and loyalty (42%).

Together, these investments position organizations to lead in a landscape where trusted identity is the gateway to digital transformation, compliance, and competitive advantage.

## Don't get left behind!

**57%**

of leaders are  
planning to invest  
in MDM solutions.



## Practical Guidance: Unifying Identity Data

As the findings in this report clearly demonstrate, the inability to unify identity data is not merely a technical inconvenience. It is a strategic threat. To close the gap between aspiration and reality, forward-looking organizations across healthcare, financial services, and the public sector are taking deliberate steps to modernize their approach to identity.

For leaders ready to take the next step, the path forward includes:



### **Assess Identity Maturity:**

Evaluate where fragmentation is costing you most, whether through churn, inefficiencies, compliance risk, or lost insights.



### **Prioritize a Unified Identity Strategy:**

Move beyond patchwork fixes and legacy tools toward a cloud-native MDM platform designed for speed, accuracy, and scale.



### **Operationalize Identity Across Ecosystems:**

Integrate a trusted view of identity into CRMs, analytics tools, engagement platforms, and AI workflows, thus turning identity intelligence into a strategic advantage.

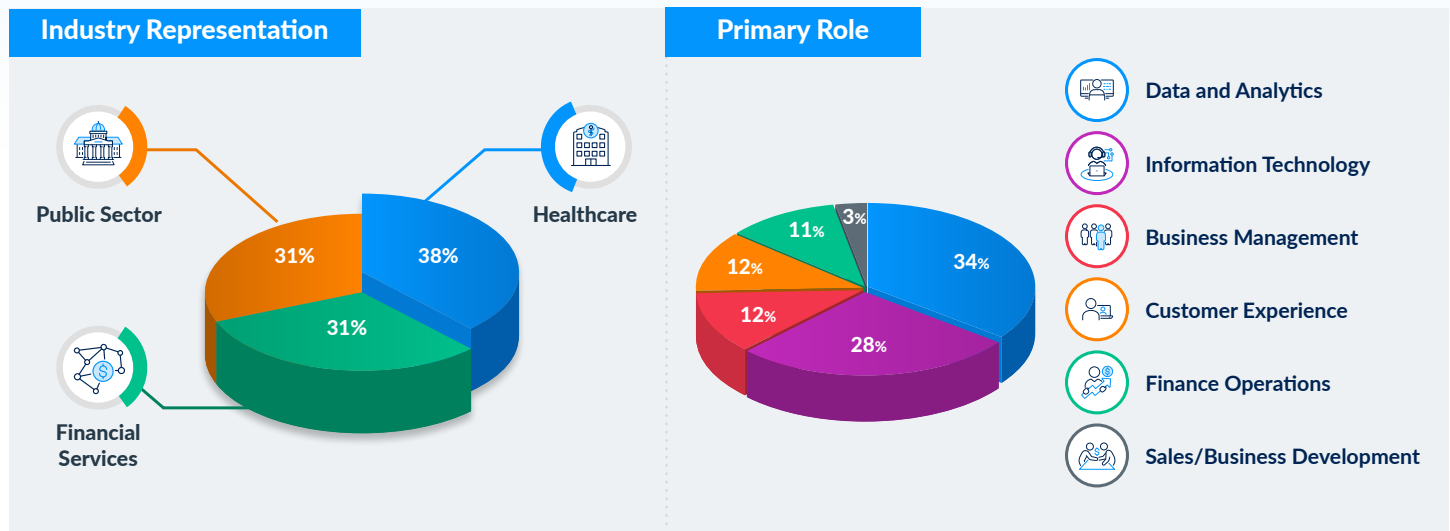
By starting with a comprehensive and trusted understanding of “who is who,” organizations can unlock the full potential of their data and deliver seamless, secure, and personalized experiences that define leadership in today’s digital economy.

## Putting Insights Into Action

Many forward-looking organizations are turning to identity unification platforms, such as Verato, to power their next-generation customer, patient/member, and constituent experiences. To learn more about these solutions, visit [www.verato.com](https://www.verato.com).

## Survey Methodology

The two-phase proprietary market research employed a mixed-mode approach, combining quantitative web-based surveys with qualitative in-depth telephone interviews conducted among hundreds of senior IT, data, and experience leaders who oversee or have insight into the data management strategies for their operations. The study was conducted in the spring of 2025 and focused on three key verticals: healthcare, financial services, and the public sector.



# verato

Verato®, the identity intelligence experts, powers exceptional experiences everywhere by solving the problem that drives everything else — knowing who is who. Verato MDM Cloud™, the next generation of master data management, delivers unprecedented identity intelligence and interoperability by combining the most accurate identity resolution and enrichment with advanced insights, identity verification, and data governance. Verato re-imagines master data management to be purpose-built and nimble to drive a complete and trusted 360-degree view of people, organizations, and networks across complex ecosystems with unmatched speed-to-value, enterprise grade performance, and customer success. More than 75% of the US population flows through Verato, powering a single source of truth for identity across the critical industries of healthcare, life sciences, financial services, public sector, and beyond. For more information, visit [verato.com](https://verato.com).