



Personalizing the student experience

How to create value from personalization



Foreword

Personalization is no longer a question of whether universities should act, but whether they are prepared to make the hard choices required to do it well. Many institutions seeing real impact are not personalizing everything; they are being explicit about what truly matters, what should be consistent and what they are willing to change.

For more than a decade, universities have invested heavily in improving their students’ experience. Yet many of these efforts have delivered uneven results — incremental gains rather than sustained, institution-wide impact. Increasingly, the challenge is not ambition or investment, but design. Too many initiatives continue to be built for the average student rather than the individual. This is now beginning to shift.

In this report, personalizing the student experience refers to the deliberate choices universities make about which moments to personalize, which to standardize and how to coordinate academic and professional effort around what matters most for student success. Advances in data, analytics and artificial intelligence, combined with a sharper understanding of how students’ needs diverge across backgrounds, disciplines and life circumstances, are enabling leading universities to make these choices more intentionally. In our experience, most successful institutions are treating personalization not as a feature or a program, but as a strategic and operating-model choice that shapes decision-making, resource allocation and ways of working across the institution.

The results are compelling. Universities with more mature personalization capabilities are reporting meaningful improvements in student engagement, well-being and progression, alongside stronger operational

performance and institutional agility. When done well, personalization can act as a multiplier, amplifying the impact of academic design, student services and digital investments rather than competing with them.

This report explores why personalization is becoming a defining capability of the modern university, and how leading institutions are advancing their strategies. Drawing on a global survey of more than 400 university leaders, complemented by nearly 20 in-depth interviews with senior executives, we examine how universities are curating coherent and cohesive student experiences at scale, while balancing academic integrity, equity, staff workload and privacy.

Importantly, this paper makes clear that personalization is not primarily a technology challenge. Progress depends just as much on culture, governance and decision rights as it does on data and platforms. Universities that are moving fast are making explicit choices about what to personalize, where consistency matters more than customization, and how to bring academics and professional staff together around shared outcomes.

To support university presidents, provosts, chief investment officers (CIOs) and student-experience leaders making investment and operating-model decisions about personalization, this report concludes

with a practical playbook designed to help universities assess their current maturity, prioritize investment and accelerate progress along the personalization curve with a focus on delivering impact where it matters most.

Following on from our earlier work, *Student Services in the Age of the Customer*,¹ this report is intended to provide university leaders with a clear, evidence-based perspective on how personalization can be delivered responsibly and at scale, strengthening student outcomes, institutional performance and long-term resilience.

On behalf of KPMG’s global education network, I would like to thank the university leaders and students who contributed their time and insight to this research. Their experience and candor have been instrumental in shaping this report.



Morgan McCullough
Global Sector Lead for Education
KPMG International & Partner, National Education
KPMG Australia

¹ *Student services in the age of the customer*, KPMG Australia, 2024



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Executive summary

Personalized student experiences are high on universities’ agendas. That is not surprising; as this report reveals, universities can achieve a 4x multiplier effect on the benefits students report from strong personalized student experiences. Indeed, the challenge facing most university leaders is not whether to act, but how to do so with intention and scale.

Our research clearly demonstrates that the use of personalization as a design-and-delivery approach to student experience delivers significant benefits to universities, students and faculty, not only in terms of improved student outcomes, but also in operational efficiency and agility.

We also sought to discover how universities are progressing in their efforts to personalize the student experience. Our analysis led us to the development of a maturity curve, finding that around 11 percent of universities demonstrate leadership-level maturity across seven key capabilities of student-experience personalization. The vast majority ranked themselves as being only in the early stages of maturity.

To validate and contextualize our findings, we conducted a student survey to help identify potential gaps in alignment between what students want in terms of personalization and what their universities are providing. What we found was a number of areas where universities are underinvesting and a few where they may be overinvesting.

Many believe that AI will play a key role in helping them deliver on their personalized student-experience objectives. Use cases are proliferating with 93 percent of universities already reporting they are using AI to personalize the student experience. This research suggests it will be a gamechanger for many universities.

At the same time, the universities in our research tell us they plan to increase their investments into programs that enhance personalization, with the majority saying budget allocations will jump from 11 percent of total operating budgets today to 13 percent over the next three years. That being said, investment levels vary greatly by maturity.

With universities increasingly recognizing that they are now competing not just with other universities but also with other service providers a student has encountered in the past year, we are seeing a growing number of universities start to sharpen their focus on enabling personalization at scale.

This report is aimed at helping university **presidents, provosts, CIOs and student-experience leaders** develop their own playbook for the scalable personalization of student experience.

Key findings

Where SX is the ‘what’, personalization is the ‘how’

- **Student experience (SX)** refers to the overall, end-to-end quality of a student’s interactions with the university across the entire lifecycle — from first enquiry to alumni.
- **Personalization** is a design-and-delivery approach within student experience that adapts the experience to the individual student.
- **Personalization asks:** “How should this student’s experience be different, right now?”

A handful of leaders are emerging

11% ‘Leaders’ with a high level of maturity

30% ‘Advancers’ following closely behind the leaders

60% ‘Planners’ or ‘starters’

Personalization is a top priority



What students want from their personalized university experience

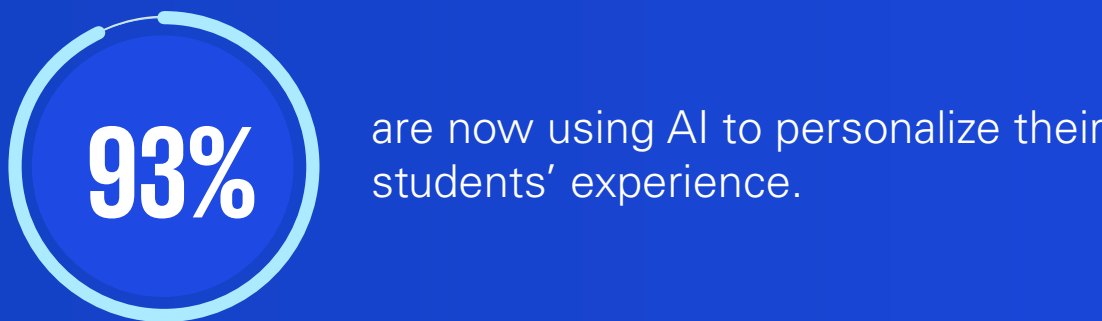
- #1** A place where they feel they truly belong as individuals
- #2** Advising that feels human, proactive and data-informed
- #3** An experience that fosters confidence, independence and personal growth

The value of personalization, quantified



Accelerating progress

Prioritizing AI



Investment Universities will spend **13.3%** of operating budgets on personalization next year.*

Totals may not add up to 100% due to rounding.
*May represent a variety of personalization-related costs, including foundational components such as data warehouses, cloud capacity and technologies as well as staff and programming costs.

Introduction

Personalization has become a defining feature of everyday life. From the shows recommended by Netflix to the products surfaced by Amazon, to the way banks and digital services proactively anticipate our needs, people increasingly expect experiences that reflect who they are, what they value and what they need in the moment. These experiences are not just convenient; they signal relevance, empathy and responsiveness.

By contrast, many university experiences still feel standardized and transactional. Students often navigate rigid processes, generic communications and fragmented support models that treat them as cohorts rather than individuals. This contrast is becoming more visible and more problematic as students compare their university experiences not with other institutions, but with the personalization they encounter everywhere else in their daily lives.

One of the challenges for universities is that personalization in higher education is inherently more complex. It spans academic provision, student services, technology platforms, data governance, end-to-end workflows and human judgement. Yet our research shows not only that it is achievable to address this challenge, but that the institutions doing it well are already reaping measurable and compounding returns.

Critically, however, those returns are not generally accessible to universities that try to personalize on a broken foundation. Before institutions can tailor experiences to the individual, they should first remove the friction that consumes both student goodwill and staff capacity: the clunky enrollment systems, the fragmented data ecosystems, the experience of being passed from team to team with no one owning the outcome. As one student services leader put it: “We want to take the noise out of the system so we can deploy our efforts toward personalization.” This sequencing insight distinguishes universities making real progress from those whose personalization ambitions remain perpetually deferred.

Advances in data, analytics and artificial intelligence, combined with clearer operating models, decision rights and cross-functional workflows, are enabling leading institutions to personalize the student experience at scale. This is not attributable to these institutions having more technology than their peers, but to having the ownership, sequencing and cultural components in place that technology alone cannot answer.

What university leaders already know is that student experience is key to success. Students who enjoy strong and meaningful moments at their university are more likely to attend classes, complete courses and report well-being. And what can make those moments meaningful in today’s consumer environment is personalization.

The good news is that universities now have access to a wide range of technologies, use cases and strategies that enable them to deeply personalize the student-experience at scale. The big question is not whether universities can afford to invest in personalization, but rather where to invest in order to deliver the greatest value for students, faculty and professionals.

Against this backdrop, many university presidents, provosts, CIOs and student-experience leaders are asking what steps they can take to rapidly accelerate their personalization-capability maturity. In response, we put together this report based on a survey and interviews of more than 400 university leaders and 400 students globally.

This research shows that the institutions that **prioritize personalization are already reaping measurable and compounding returns.**



Why personalization matters

Three highlights of this chapter:

01 Personalization can create measurable benefits for universities and students

02 Students report a **4x multiplier effect** in some benefits when experiences are personalized

03 A personalization maturity curve is emerging

Nearly two-thirds of university leaders say that personalizing the student experience is a high priority, and it is increasingly shaping how universities design and deliver their student experience

What distinguishes many leading institutions is not that they personalize more, but that they curate more deliberately, making explicit choices about where individualization adds value, where consistency is essential and how effort is directed across the student lifecycle.

As personalization moves from aspiration to expectation, the challenge for many universities is no longer whether to act, but how to act intentionally and at what scale. This chapter explores why personalization matters, the value it is creating for universities and students, and how increasing maturity is beginning to help differentiate leaders from the rest.

Personalization can create measurable benefits for universities and students

Universities no longer view personalization as simply a marketing add-on; it is becoming central to their academic and operational strategy with almost two-thirds saying it is a top or high priority, and more than half saying it is essential for driving growth and competitiveness in the future.

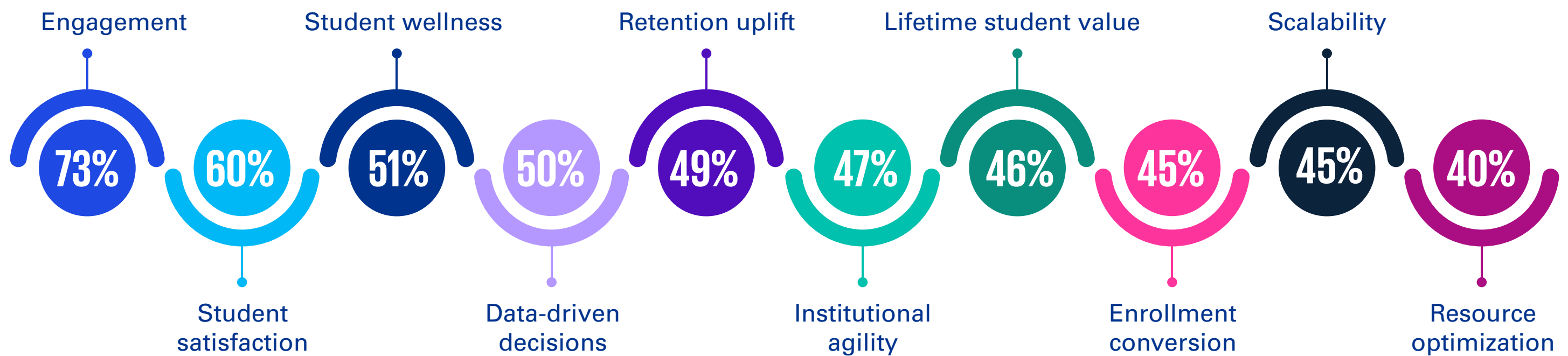
These findings are based on our global survey of 400 university leaders with decision-making responsibility for student experience. The results clearly indicate that the use of personalization as a design-and-delivery approach to student experience can help deliver significant benefits to universities, students and faculty.

The most frequently cited benefits of personalizing the student experience relate to the way students perceive their end-to-end journey. More than half of our respondents report notable improvements in student engagement, satisfaction and wellness. That is translating into benefits that impact the bottom line with more than 45 percent saying personalization has provided them with clear enrollment conversion and retention uplift.

“For us, personalization is about showing students that we see them, we hear them, and that we’re proactive in understanding what their needs are and when access to support and services is most valuable.” said Joanne Ligouris, Executive Director, Student and Scholarly Services and Academic Registrar, University of Melbourne. “We don’t want students to feel like they’re just a number in this complex ecosystem of the university.”

At the same time, the data shows that personalized student experiences are also delivering tangible operational benefits for universities. Respondents report that their investments are strengthening the quality and availability of data to support strategic planning and decision-making, enabling more timely and informed leadership choices.

Top 10 benefits of personalization reported by surveyed universities



Efficiency gains are also emerging at scale. Forty-five percent of universities report higher efficiency and scalability, allowing them to support growing student populations without proportional increases in staffing. Four in ten say personalization is helping them optimize the allocation of support, financial aid and instructional resources, directing these more deliberately across the student lifecycle.

What sits behind these gains is not simply better data, but a shift in how institutions identify and respond to need. In our view, the universities making the most progress are not waiting for students to request support. Instead, they are using integrated data signals such as assessment performance, patterns in learning management system (LMS) engagement and insights from service interactions to detect emerging needs earlier and act before issues escalate. In doing so, they are moving from reactive models of support to more proactive and targeted interventions, helping to ensure resources are deployed where they will have the greatest impact.

Alongside these improvements in operational control, personalization is also strengthening institutional agility. Many universities are improving their ability to detect emerging student needs, make timely decisions and coordinate responses across academic and professional teams without adding additional complexity or burden.

This is where we believe the most significant shift becomes visible. The benefits are not being driven by personalization in isolation, but by how it is reshaping decision-making across the institution. Rather than applying uniform services across the student body, universities are using data-informed signals to act earlier, coordinate responses more effectively and allocate resources with greater precision.

“Personalization choices are academic choices as well, not just service ones,” notes Lauren McDonogh, an associate director in the Enterprise Technology Advisory team at KPMG Australia. “That makes it really important to ensure that trade-offs between consistency, autonomy and equity are explicit at the outset.”

Over time, this can reframe personalization from a series of initiatives into an operating model choice. It becomes a capability that allows universities to adapt to changing student needs while maintaining scale, helping to improve not only student outcomes, but also institutional responsiveness, efficiency and long-term performance.

“Personalization is becoming a defining capability of the modern university, not a series of incremental service improvements. Many institutions that succeed treat it as an operating model choice, shaping how data informs decisions, how academic and professional staff work together, and how scarce resources are focused on the moments that matter most for student success,” says Morgan McCullough, Global Sector Lead for Education, KPMG International & Partner, National Education, KPMG Australia. “A real question for leaders is whether their university is building the capability to deliver personalization responsibly, at scale, and in ways that sustain learning, well-being and long-term performance.”

“
We don’t want students to feel like they’re just a number in this complex ecosystem of the university.”

Joanne Ligouris
Executive Director, Student and Scholarly Services and Academic Registrar, University of Melbourne

Case study

Using AI to enable proactive, personalized student support

A large regional university in Queensland, Australia faced challenges in optimizing the student experience and ensuring consistent academic support across the lifecycle. The institution sought to better support students as individuals, improve transitions and create a stronger sense of belonging by extending reach through technology. However, addressing these issues required a coordinated, end-to-end view of the student journey across academic and support functions.

KPMG Australia worked with the university to identify high-impact interventions across the student journey, engaging a broad set of stakeholders to understand pain points and assess what could be delivered at scale. This included reviewing existing student-risk models and risk indicators to evaluate their ability to identify at-risk students and designing a data architecture to enable the use of AI and analytics to support the creation, tracking and management of targeted interventions.

The result was a more structured and data-driven approach to student support that provided the university with greater clarity on which interventions would have the greatest impact while establishing a scalable foundation for proactive, personalized support across the student lifecycle.

Universities can achieve a 4x multiplier effect

To assess and quantify the benefits students receive from a personalized university experience, we conducted a survey of 400 university students around the world.

While small relative to other established annual student surveys, the data indicates that, as universities start to provide more personalized experiences, the benefits to students rise materially.

We asked students what benefits they were seeing from their institution’s personalization efforts. Those from universities with ‘good to very good’ personalization were often two to four times more likely to report benefits.

The most dramatic lift appears in student well-being, where students at institutions with ‘good to very good’ personalization were four times more likely to say they enjoyed improved mental health and wellness versus those where personalization is only ‘average and below’. At the same time, diversity, equity and inclusion benefits more than triple, and 1.5x as many students feel more valued and understood.

In our view, the implication for leadership is significant. If mature personalization can multiply outcomes rather than incrementally improving them, then universities that delay action are not standing still; they are compounding disadvantage. Over time, this gap can manifest not only in student well-being and success, but in reputation, demand and financial resilience.

“The advantages of investing into personalization are significant but require capital, culture change and perseverance. It can sometimes take a year or two for the benefits to really start materializing,” says Naren Sanghrajka, a director at KPMG in Australia. “But once you get up that maturity curve, universities will likely start to see significantly greater benefits.”

The SX multiplier effect: that students at universities with ‘good to very good’ personalization are more likely to report benefits.

		% of students at universities with average to below-average personalization	% of students at universities with good to very good personalization	Multiplier
Student well-being	Improved mental health and wellness	16%	65%	4.06
	Improved diversity, equity and inclusion	11%	35%	3.18
	Increased motivation and engagement	30%	53%	1.77
	Feeling more valued and understood	31%	47%	1.52
Better institutional and life outcomes	Greater efficiency and service quality	16%	60%	3.75
	Better reputation for the university	16%	29%	1.81
	Greater satisfaction	37%	59%	1.59
	Greater preparation for life after school	16%	44%	2.75
	Improved employability	19%	42%	2.21
Learning and engagement	More flexible learning options	27%	71%	2.63
	Ability to learn at their own pace	25%	50%	2
	Stronger relationships with teachers	26%	50%	1.92
	Clearer learning paths	32%	57%	1.78
	Improved academic success	44%	68%	1.55

The student survey also reveals that stronger personalization can lead to improved learning and engagement outcomes. Students at universities that offer more personalized experiences are nearly three times more likely to say they enjoy more flexible learning options and twice as likely to say they can learn at their own pace. The number of students who think they see a clearer learning path climbs, as does motivation and engagement. Academic success also increases 1.5x, supported by stronger relationships with academic staff.

Students are also more likely to look fondly upon their university if they are exposed to greater levels of personalization. For example, students are more likely to believe their university is effective and a strong launchpad for their careers. Scores for efficiency and service quality almost quadruple, and the share of students with a more positive view of their university’s reputation nearly doubles. Students who feel better prepared for life after university nearly triples and perceived employability more than doubles.

“Universities are increasingly recognizing that personalization now influences their ability to compete against other institutions that can offer a vastly different experience,” notes Rob Clayton, National Education Leader, KPMG Canada. “They realize that the longer they wait, the more they may negatively impact their ability to recruit over the long term.”

“
Once you get up that maturity curve, universities start to see significantly greater benefits. The advantages of investing into personalization are enormous.”

Naren Sanghrajka
Director, KPMG Australia

5 things I wish someone had told me about personalization

By Ainsley Carry, Former Vice President, Students, University of British Columbia

I don’t claim that the University of British Columbia is at the highest level of personalization maturity. Like most universities, it still has a lot of work to do. But it is well into its journey, and it’s starting to see some results. There are also lessons along the way.

Based on my experience, here are five things I wish someone had told me before the University of British Columbia set out on its personalization journey:

- 01

Really listen to the students.
Listening to students can help you think differently about what the academic and student mission are.
- 02

Think holistically.
Stack your personalization team with people who think longer-term, holistically, collaboratively and end-to-end.
- 03

Build only when absolutely necessary.
Rather than investing into a new technology, think about how you can take advantage of what already exists.
- 04

Know what you are trying to solve.
Take some time to make sure everyone is on the same page and focused on the same problem statement.
- 05

Use your data.
Ensure you have the right data and analytics capabilities to turn data into informed decisions.

A personalization maturity curve is emerging

While there are many ranking systems that measure student experience from various perspectives and focus areas, our research aimed to assess universities’ relative maturity in developing the capabilities required to design and deliver a student experience that is personalized to the individual student.

To segment the different levels of our maturity curve, we identified seven capabilities central to university personalization maturity and asked respondents to rank their progress against 35 sub-capabilities.

The seven high-level capabilities represent:

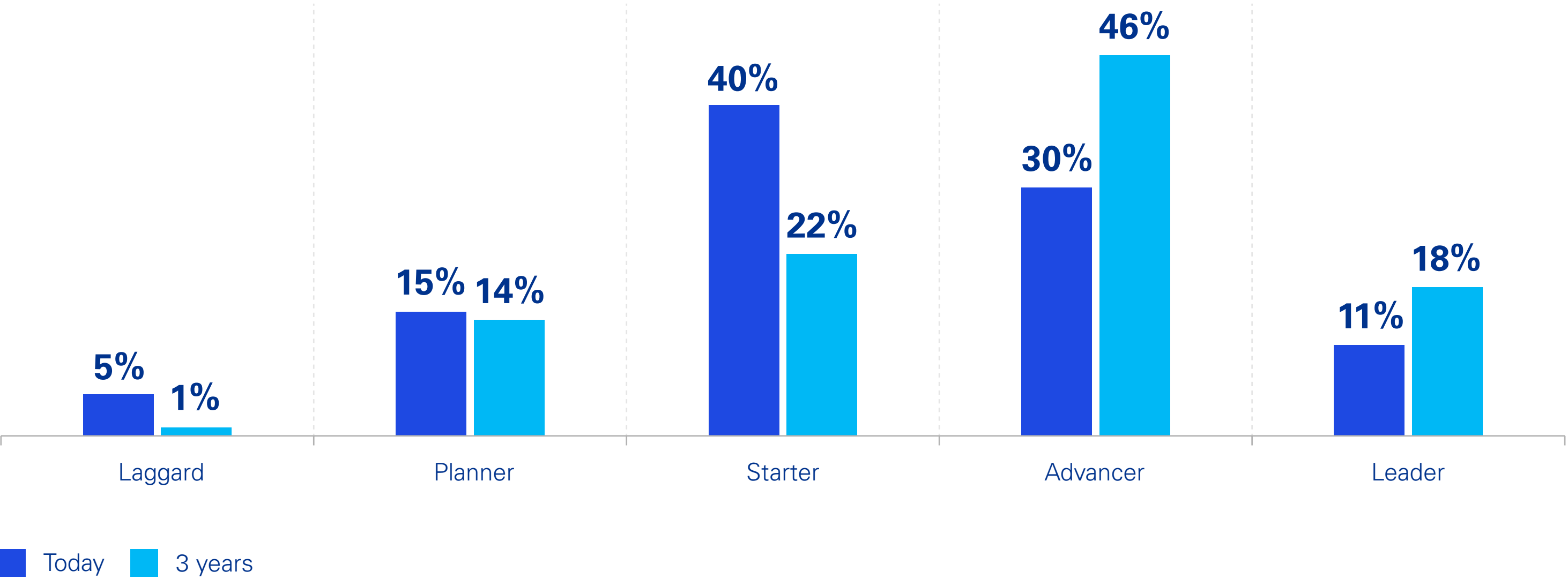
- 01 SX vision, strategy and roadmap
- 02 Designing student-centric experiences
- 03 Creating innovative products and services
- 04 Building a robust data and analytics foundation
- 05 Installing a modern, AI-powered infrastructure
- 06 Developing a workforce ready for the future
- 07 Cultivating an ecosystem of external partners

Each capability was given equal weight in calculating the overall score. The overall scores ranged from 0 to 4. We then assigned each respondent to one of five categories based on their overall score.

The cutoff scores for each category were:

- Laggard — Less than 0.5
 - Starter — 1.5 to 2.5
 - Leader — greater than 3.5
- Planner — 0.5 to 1.5
 - Advancer — 2.5 to 3.5

Maturity by stage

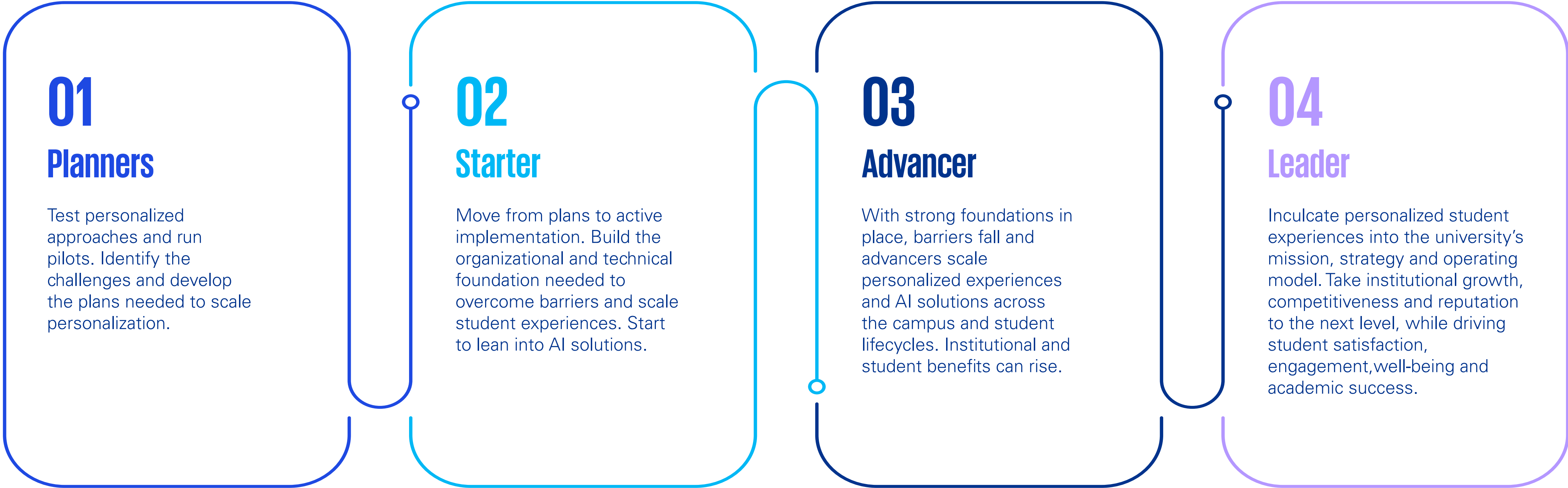


11% of universities rank themselves as leaders and 18% expect they will be leaders within the next three years

What we found was that just 11 percent of universities believe themselves to be at the front of the pack in terms of their relative maturity in personalization capabilities. As our survey reveals, the vast majority (60 percent) are more likely in the ‘laggard’, ‘planner’ or ‘starter’ phases, with 30 percent showing greater progress as ‘advancers’.

Our research indicates that they have made the most progress in laying the foundation for personalization — developing “future-fit” workforces, establishing an SX strategy and roadmap, cultivating an ecosystem of external partners and building a robust data platform — activities that often require 2 to 3 years of hard work before measurable outcomes start to emerge.

Defining the stages of personalization maturity



Aligning with student needs

Three highlights of this chapter:

- 01

Students give universities low grades for personalization
- 02

Universities don't always understand student needs
- 03

Gaps between student expectations and reality can create valuable opportunities for improvement



While universities understand the basic priority areas for students, our sample student survey suggests there are some gaps. Identifying them can help universities decide where to invest.

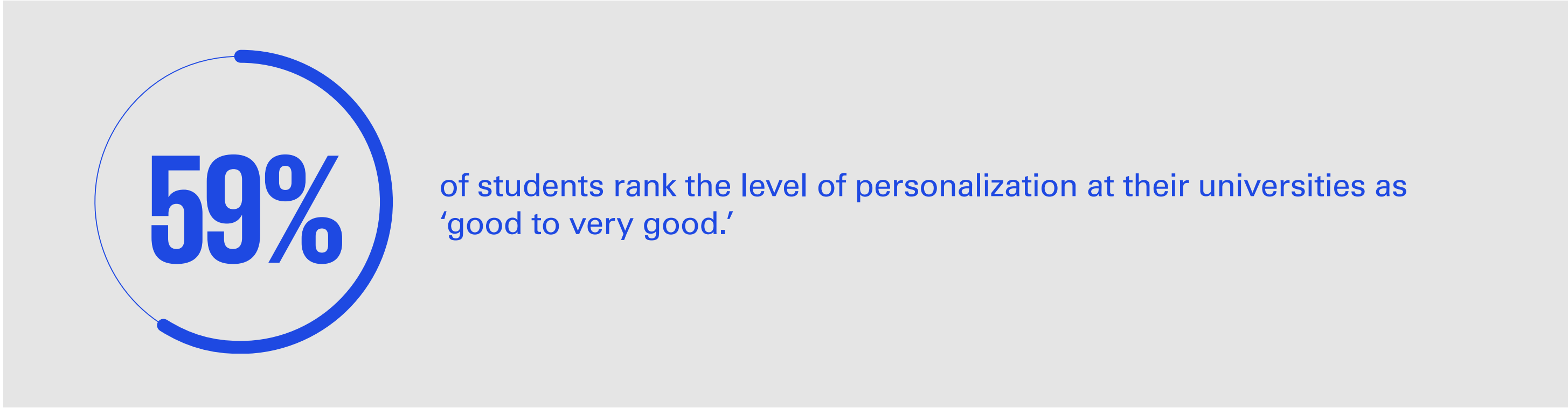
Students give universities low grades for personalization

Our data indicates that some universities are making progress in personalizing the student experience with 59 percent of the students in our indicative survey ranking their universities as ‘good to very good’. However, a large minority (41 percent) rank them as just average or below, suggesting significant room for improvement. International students, part-time students and humanities students are less likely to rank their universities as good or very good.

The students who rate their university experience lowest are often the ones whose needs were never quite the starting point for how services were designed. International students navigating unfamiliar systems, part-time students fitting study around the rest of their lives, students in large humanities programs who never quite find their cohort — these groups share something in common: the university’s default personalization model wasn’t necessarily built with them in mind. Our research finds that closing the gap is not a technology problem. It can start with deliberate choices about whose experience you are designing for.

“Students typically attend one university at a time, so when they compare their experiences, they aren’t comparing them to other universities — they are comparing them to all the other experiences they have in their day-to-day lives.”

Michael Grant
Partner, Mid-Market & Private Advisory Management Consulting
KPMG Australia



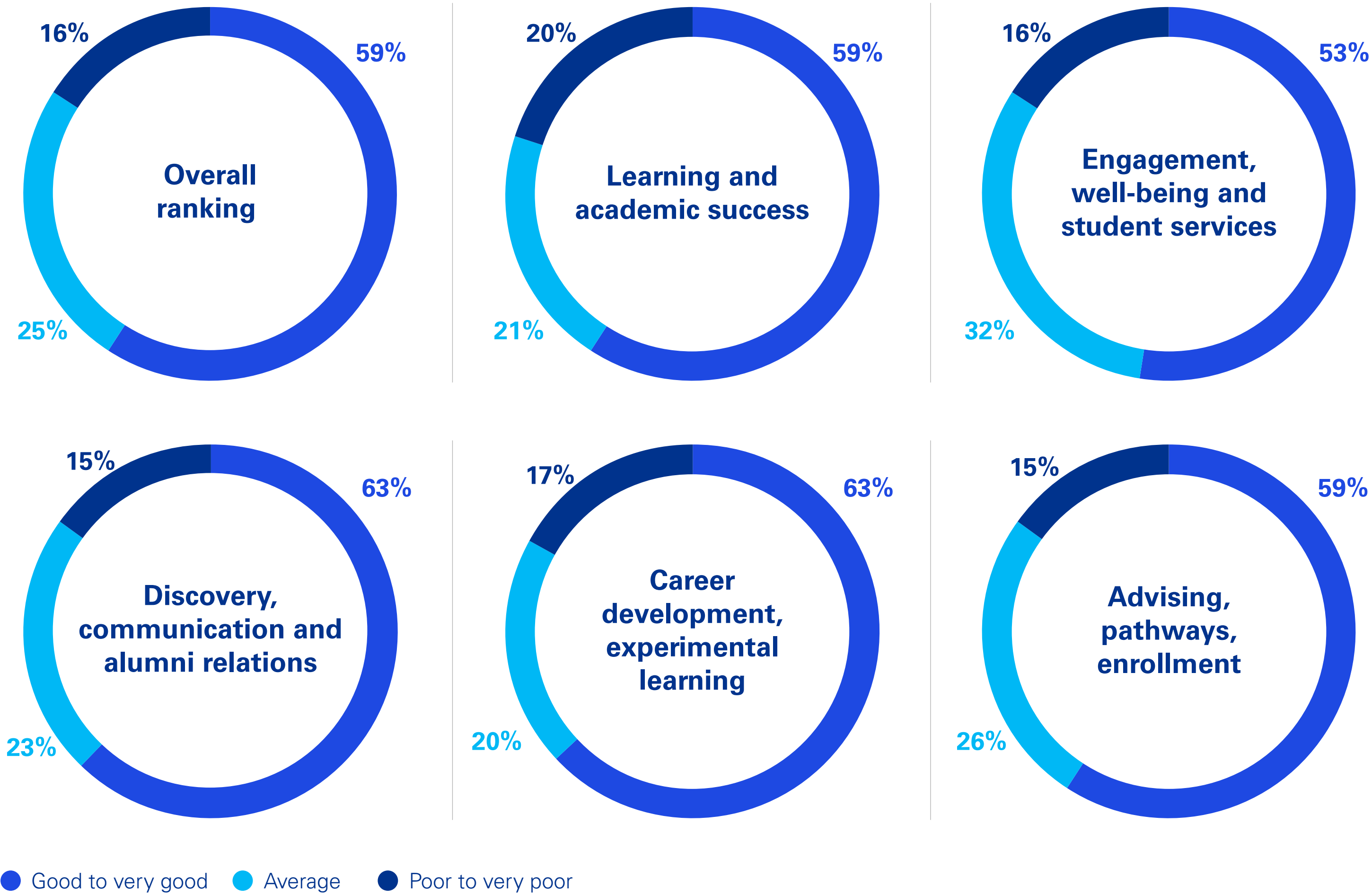
“Students typically attend one university at a time, so when they compare their experiences, they aren’t comparing them to other universities — they are comparing them to all the other experiences they have in their day-to-day lives,” says KPMG Australia’s Michael Grant, a partner focused on the education sector. “Universities should really think about how they can meet these expectations rather than just keeping pace with their competitors.”

Interestingly, ratings for engagement, well-being and student services are the weakest, with just over half giving this area above-average grades, while the rest rank it average or below, suggesting that many students do not feel fully supported in their mental health, sense of belonging or day-to-day campus life.

Students are more positive about their university’s capabilities in discovery, communication and alumni relations with 63 percent rating this area ‘good’ to ‘very good’ and just 15 percent deeming it ‘poor’ or ‘very poor’. A similar percentage gives high ratings to career development and experiential learning, indicating that hands-on learning and career preparation are emerging strengths.

Somewhere in the middle are learning and academic success where 41 percent report lower marks, indicating dissatisfaction with generic teaching approaches. The pattern is the same for advising, pathways and enrollments, an area many students find bureaucratic and difficult to navigate.

How students rank universities on personalized SX



Universities don’t always understand student needs

In many ways, students and universities seem well aligned in their expectations for a personalized university experience with particularly strong alignment emerging around student well-being and support, financial transparency, data security and technology infrastructure.

“Personalization is our connector between systems, teams and services,” notes Sandra Sharpham, Executive Director, Student Experience, Charles Sturt University in Australia. “Most importantly, it’s the connector between the university and the student.”

However, in other areas, universities are overestimating the value students place on some aspects, such as trustworthy student interactions, proactive support and academic staff that care about students as individuals, suggesting that some universities may be focusing on the wrong areas.

What this misalignment highlights is not a lack of intent, but a tendency for universities to prioritize what is easiest to measure, scale or control rather than what students experience as most impactful. Areas such as communications, systems and processes often see faster progress, while more relational aspects — belonging, well-being, individualized academic support, for example — prove harder to personalize within existing structures. For leaders, the insight is to not try to close every gap at once, but to recognize where student expectations are evolving faster than institutional models, and to deliberately rebalance effort toward the moments that matter most for student success.

Misalignments emerge: the gap between the priorities of students and the progress made by universities

Where university progress and student needs align	Universities	Students	Gap*
A safe place that protects and supports mental health and well-being	31 %	33%	-2 %
Transparent, predictable costs and easy-to-navigate financial options	28%	30%	-2%
Secure and private transactions that protect student information	33%	34%	-1 %
Advising that feels human, proactive and data-informed	48%	48%	0%
Integrated digital tools with single sign-on	36%	34%	2%
Modern facilities and latest technological systems and capabilities	39%	37%	2%

Where universities are doing more	Universities	Students	Gap
Trustworthy interactions with students	39%	34%	5%
Proactive support that anticipates and addresses student needs	45%	39%	6%
Academic staff that demonstrably cares about students as individuals	36%	28%	8%

Where universities could do more	Universities	Students	Gap
Linking coursework with employability	29%	39%	-10%
Ongoing, individualized feedback from instructors	25%	34%	-9%
A place where students feel they truly belong as individuals	43%	52%	-9%
Receiving fast, efficient responses to inquiries and issues	26%	35%	-9%
Fostering confidence, independence, and personal growth	38%	46%	-8%

*The difference between universities and students is likely not significant.

One area of misalignment that emerged from institutions is the ability to link coursework with employability. “Most universities measure employability at the end through graduate outcomes surveys and employment rates at six months. But the universities making real progress are treating employability as a design principle from day one, using career readiness data to understand where each student is on their journey and personalizing what support, experiences and interventions they receive along the way. The gap isn’t just in the data; it’s in whether graduate outcomes are actually shaping how the student experience is designed in the first place,” notes Maya Desai, an associate director at KPMG Australia.

Students seem to want more individualized feedback from instructors than they are currently receiving (which is likely influenced by large class sizes) and a place where they feel they ‘belong’. They also expect faster responses to inquiries and issues, mirroring the service quality they tend to receive from their other service providers.

“
Personalization is the connector between systems, teams and services, but most importantly, between the university and the student.”

Sandra Sharpham
Executive Director, Student Experience
Charles Sturt University

Case study

Redesigning the student journey to enable personalized experiences at scale

Fragmented change initiatives and siloed service delivery were limiting this UK university’s ability to improve the student experience in a coordinated and meaningful way. Multiple transformation programs were underway across the student lifecycle, but lacked alignment, making it difficult to prioritize investments, deliver consistent outcomes and realize impact at scale.

First, KPMG in the UK worked with the university to assess the end-to-end student journey and design a future-state operating model rooted in services rather than organizational structures. We combined an “inside-out” approach, embedding a joint delivery team of university staff, students and KPMG professionals, with an “outside-in” perspective informed by student and staff workshops. This enabled the identification of priority pain points and high-impact opportunities across the lifecycle.

KPMG professionals then developed future-state journey maps, defined a service-led target operating model and tested their assumptions across people, process and technology dimensions. We also strengthened prioritization and governance mechanisms across the broader transformation portfolio.

We worked with the university to create a clear, prioritized roadmap for improving the student experience, supported by a more integrated and service-oriented operating model. The university enhanced its understanding of how students experience its services, enabling more targeted interventions and faster delivery of high-impact improvements.

Early wins included simple but effective changes to communication channels, while setting up for longer-term benefits such as strengthened governance, improved service design capability and increased student involvement in shaping the experience.

Ultimately, our collaboration has provided the university with a stronger foundation for personalization, with more coordinated decision-making, clearer ownership across the student journey and improved alignment between strategy, investment and delivery, enabling more consistent, relevant and responsive experiences for students.

A key challenge is that a student’s expectations and views on personalization may evolve as they move through their university lifecycle. “Student lives change fast,” notes the Director of Career Services at one UK institution. “We are updating our systems to adapt weekly instead of each semester.” The chancellor at a US university noted a similar challenge, saying that they are actively working on improving their data systems and advisor tools to fix the problem.

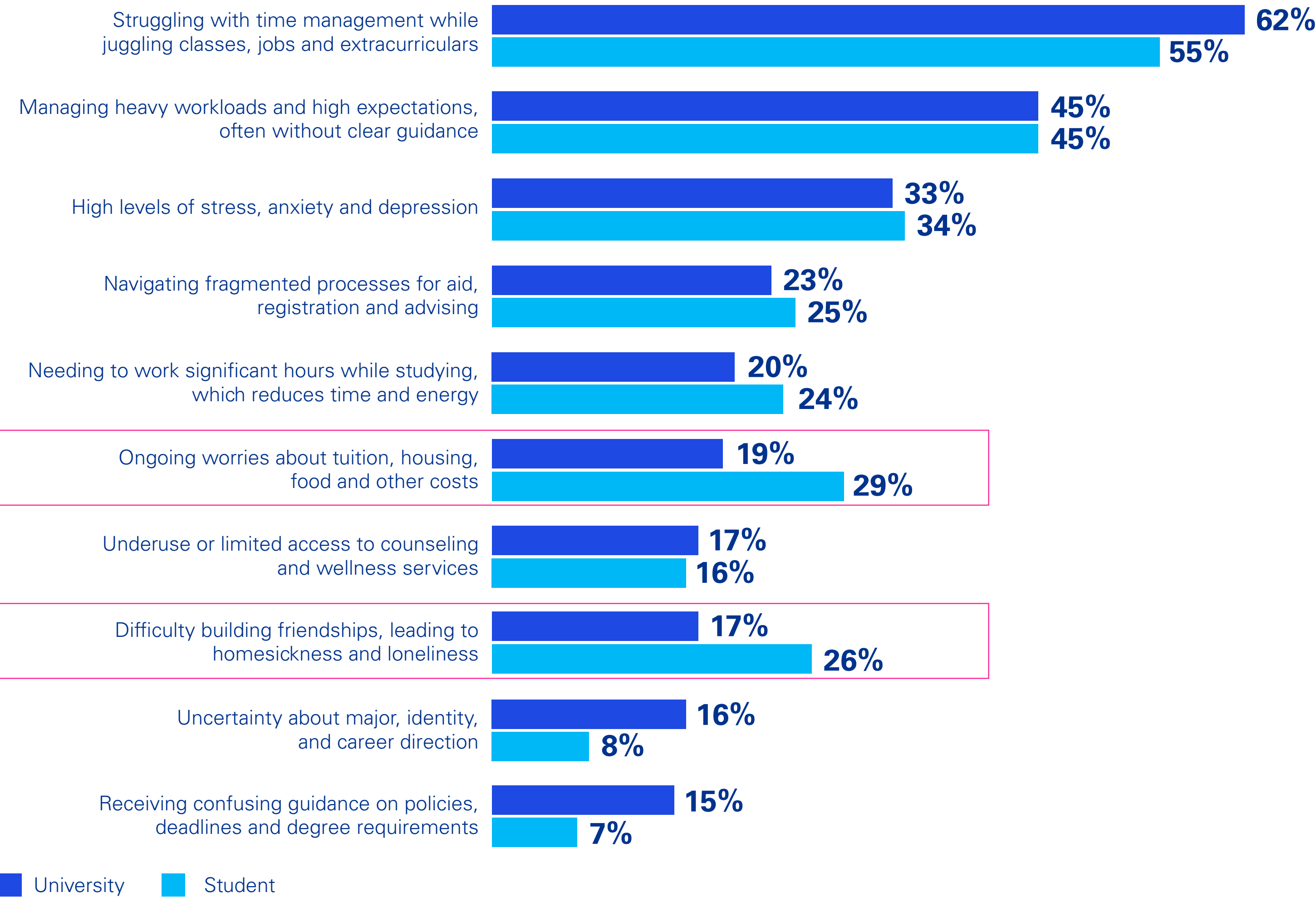
“Universities do a good job at conducting surveys, but those are generally lagging indicators and they do little to help administrators really understand the root causes of the problems,” adds Michael Grant, a partner with KPMG Australia. “The leading universities are those combining survey results with behavioral data in ways that generate real insights into what is actually happening versus what happened in the past.”

Leading to significant gaps between student and university views

Leveraging personalization to drive outcomes isn’t just about knowing what students want, it is also about providing tailored and personalized solutions to help them achieve their goals — using AI to monitor engagement so that faculty can reach out to at-risk students, for example, or using chatbots to provide timely advice on courseloads as students plan their academic progress.

Here, again, our research indicates that many universities are aware of the challenges that students face. Both groups rank time management, heavy workloads and mental health at very similar levels. They also closely track issues like complex processes, the need to work significant hours and uneven use of counseling and wellness services.

Top challenges reported by universities and students





Unfortunately, there are several student challenges that are not fully on the radar of many universities. Research from this study suggests that students are more concerned about affordability, including tuition, housing and living costs, than many university leaders perceive. Students are also reporting greater struggles with loneliness, social connection and belonging than institutions often recognize.

KPMG’s experience suggests these are the gaps that university leaders should be focusing on as they consider where to invest their time and resources. These are the areas where universities could grab some quick wins and deliver significant value to students in a fairly short timeframe.

That these gaps exist does not reflect a lack of effort or intent. Rather, they reflect the limits of current structures, incentives and ways of working. Addressing them requires not more initiatives, but more deliberate choices about where and how personalization is applied — a challenge the next chapter explores.

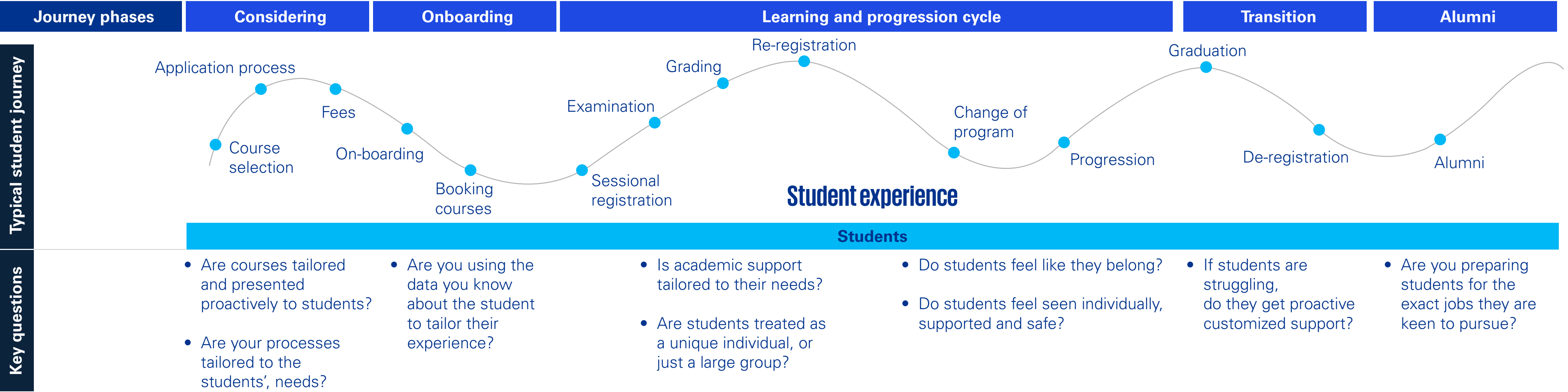
Asking the right questions

How can universities achieve greater alignment with student needs across the various moments that matter in the student lifecycle? The reality is that there is no single starting point with student-experience personalization; personalization means responding to real student moments — academic, personal and customer — across the whole journey. Our view suggests that leading universities start where that student pressure is the greatest.

“
Many of our early personalization wins came from enabling our academics to understand their cohorts better.”

Brad Windon
Executive Director
Student Shared Services
Macquarie University

Based on our experience, here are some key questions you may want to consider at various stages in the lifecycle:



Case study

Personalizing student support in a decentralized environment

When this large US university started struggling to deliver high-quality, cost-effective services to key stakeholder groups, the provost quickly recognized that the institution needed to focus on making the most effective use of its resources and better supporting students as individuals, with a focus on making a large campus feel more connected.

KPMG US worked with the university to review its student affairs function, including organization, staffing, service portfolios, customer experience and technology. The assessment covered key student-facing services such as enrollment, financial aid, housing, health and career services, as well as back-office functions. What we found was that, while the university demonstrated a strong commitment to supporting students, their highly decentralized model meant that students often struggled to navigate services, with incomplete handoffs between teams leading to fragmented experiences and a loss of continuity.

Working closely with the university, KPMG professionals developed a roadmap to improve the coordination, efficiency and personalization of student support. This included enhancements to staffing models, client relationship management (CRM) and digital capabilities, mobile-first engagement and opportunities to leverage AI. Importantly, the work identified ways to reallocate existing resources to maximize impact within current constraints.

The result was a more coordinated approach to student support, enabling more seamless experiences and stronger continuity across the lifecycle. This helped the university strengthen its ability to deliver a personalized, high-quality student experience at scale.

Accelerating progress

Three highlights of this chapter:

- 01

AI is delivering rapid results and long-term value
- 02

Investment allocations are increasing
- 03

Challenges moderate as maturity increases



With 60 percent of universities still in the early stages of personalization maturity, we look at some of the areas where the leaders are moving past the barriers to accelerate personalization progress.

Our survey shows that 93 percent of universities are now using AI to personalize the student experience. At some institutions, it is being used to develop personalized learning experiences. Some 59 percent say they use AI to tailor learning pathways to individual student needs and goals. Forty-four percent are using AI to enhance the personalization of student portals, apps and digital platforms.

“Students expect recommendations similar to consumer platforms,” said the chief innovation officer at one university in Japan. “So we have begun piloting AI-driven suggestion tools.” Another Japanese executive responsible for student accommodation/campus life noted challenges in personalizing support for international students. “We have added multilingual AI advisors to fill gaps,” the executive explained.

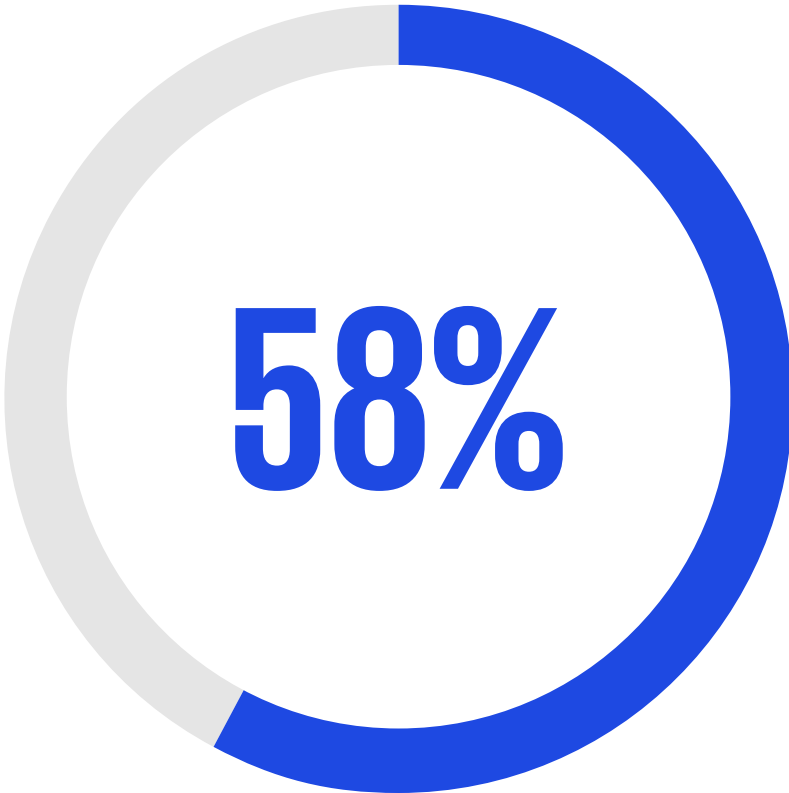
AI is delivering rapid results and long-term value

Universities increasingly see AI as a gamechanger for student experiences, and adoption is accelerating rapidly. Around six in ten universities believe AI will transform how they operate and how students learn. More than half see it as the key to taking personalization to the next level, and half view it as essential for meeting rising student expectations.

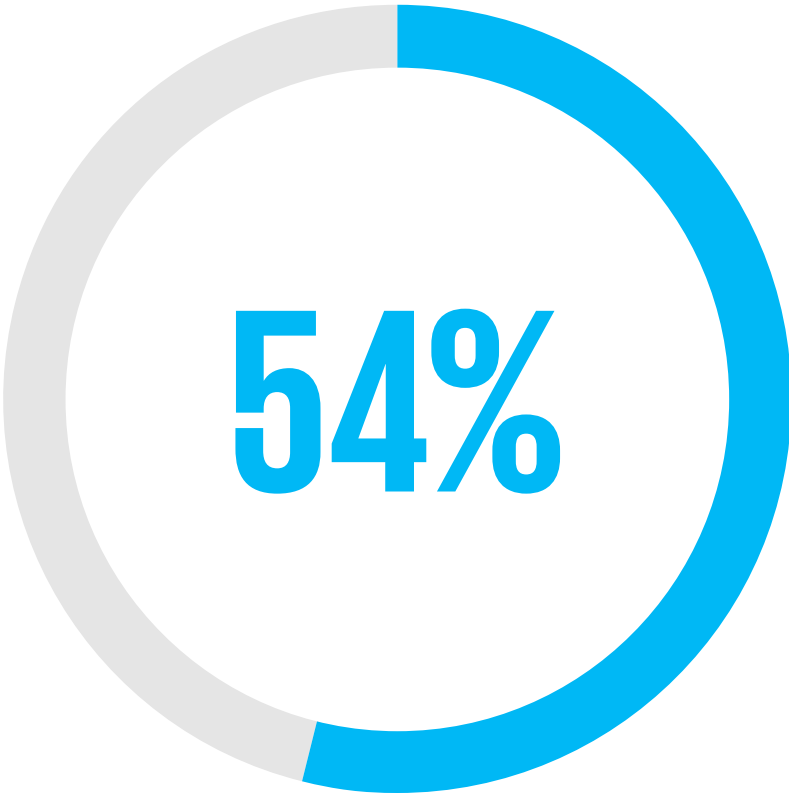
“Getting value from AI really requires universities to think about the foundational elements needed to support that capability: things like data quality, skills and capabilities, infrastructure and governance,” adds Naren Sanghrajka, Director, Management Consulting, KPMG Australia.

“Once those are in place, universities should start thinking about how they can use AI as a capability that sits inside a workflow and makes that workflow smarter rather than thinking about it as a blunt efficiency or cost-cutting tool.”

University leaders believe that AI...



Will transform how universities operate and students learn



Will enable universities to take personalization to the next level



Will be essential to meeting future student expectations

“
Departments need to think about where and how to incorporate AI into the student experience. There are places where we want to encourage it and places where perhaps we want to step back.”

Provost and Dean of Faculties at a large US private research university

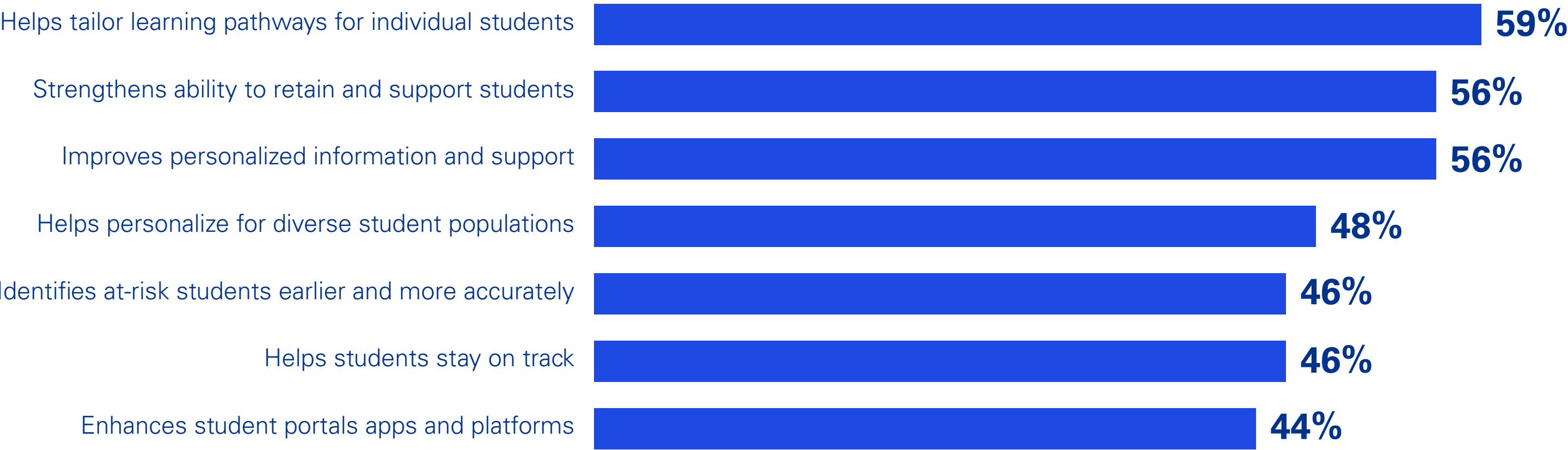
Technology and AI are also helping universities provide better student support. Over half of the institutions in our survey say AI improves personalized information and support, and a similar percentage say it strengthens their ability to retain and support students overall. Nearly half highlight that AI helps them personalize experiences for diverse student populations, ensuring that they receive targeted guidance instead of one-size-fits-all treatment.

As one director of student services at a US university noted, they are linking AI to well-being services to expand their personalization outside of purely academic arenas. They are not alone; 46 percent of universities report that AI helps them identify at-risk students earlier and more accurately, surfacing patterns in attendance, engagement and performance before problems escalate.

Another 46 percent report that AI tools — nudges, alerts and adaptive recommendations — help students stay on track, turning data-driven insights into timely interventions that keep more learners moving toward graduation.

The key, according to the provost and dean of faculties at a large US private research university, is to think about how to make engagement with AI meaningful for the users. “Departments need to think about where and how to incorporate AI into the student experience. There are places where we want to encourage it and places where perhaps we want to step back. That’s why, for now, we are focusing on building out communities of practice and building engagement across different fields,” the provost noted.

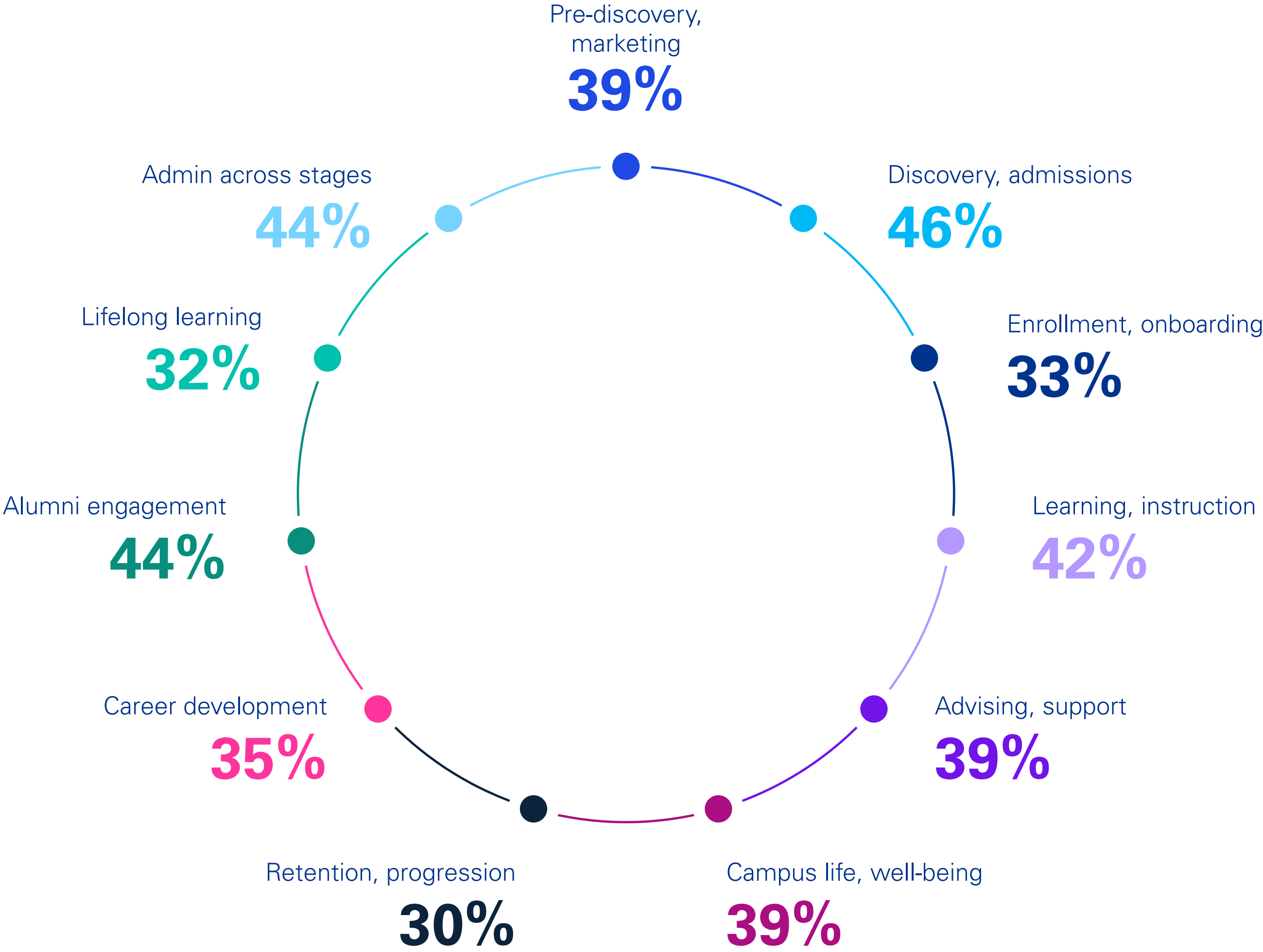
AI’s current impact



46%

report that AI tools — nudges, alerts and adaptive recommendations — help students stay on track, turning data-driven insights into timely interventions that keep more learners moving toward graduation.

AI embedded: Percent of university leaders currently using AI in select lifecycle activities



5 ways universities are embedding AI into the student lifecycle

- 01 Discover and attract:** AI is now central to pre-discovery marketing (39 percent) and especially to discovery and admissions (46 percent). Universities use predictive models, chatbots and AI-driven CRMs to identify high-fit prospects, personalize outreach and prioritize applicants most likely to enroll and succeed.
- 02 Enroll and onboard:** During enrollment and onboarding (33 percent), AI assistants guide students through complex tasks like forms, deposits and orientation, while automated workflows and analytics support administration across stages (44 percent). This helps reduce the summer crunch and speeds up back-office processes.
- 03 Learn and succeed:** AI now plays a strong role in learning and instruction (42 percent) and advising and support (39 percent). Adaptive learning platforms, virtual tutors and early alert systems tailor content and interventions to individual needs, helping students stay on track academically.
- 04 Live and thrive:** Across campus life and well-being (39 percent) and retention and progression (30 percent), AI analyzes engagement data, flags early signs of struggle and routes students to mental health, financial or academic support. These tools strengthen belonging and improve persistence.
- 05 Launch and return:** AI supports career development (35 percent), alumni engagement (44 percent) and lifelong learning (32 percent). AI helps match students with jobs and internships, personalize alumni communications and surface upskilling opportunities, extending the institution's impact well beyond graduation.

Investment allocations are increasing

Investment allocations suggest that universities are ramping up their focus on taking a personalized approach to delivering the student experience. Over the last 24 months, universities have invested an average of 11 percent of their total operating budgets on personalization. Over the next three years, the average university expects investment to increase to 13 percent.

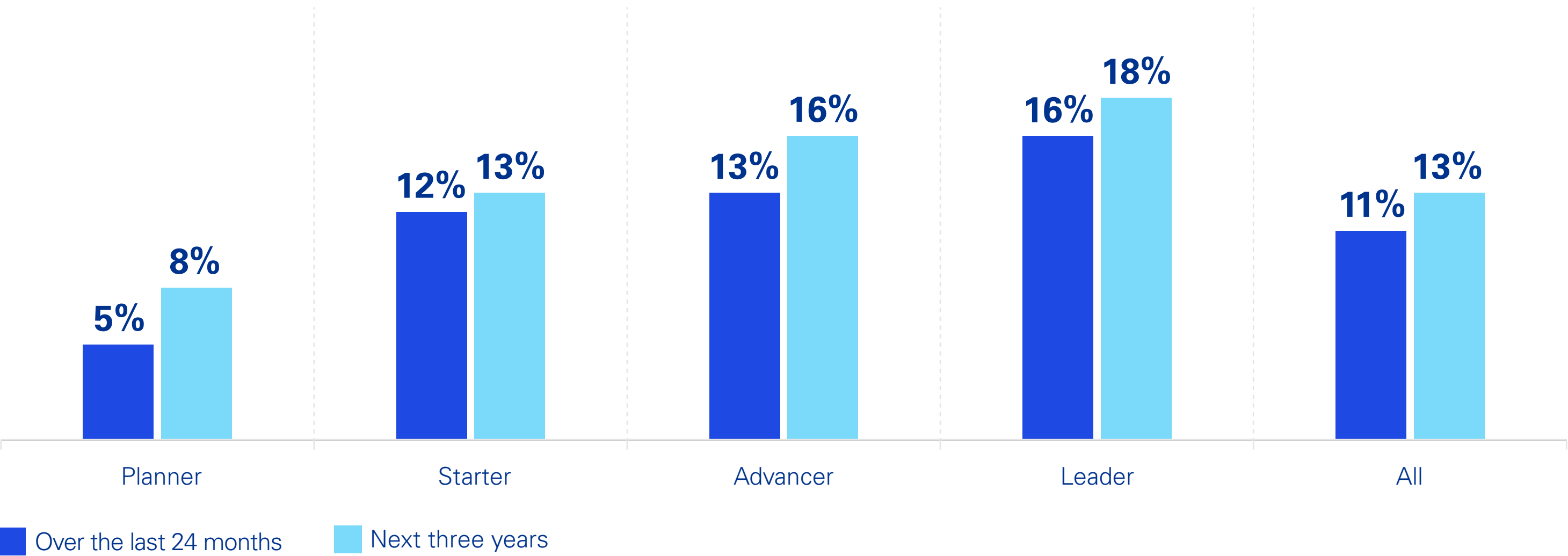
Granted, we gave respondents a fairly broad definition of personalization, suggesting these data points may represent a variety of personalization-related costs, including foundational components such as data warehouses, cloud capacity and technologies as well as staff and programming costs.

Interestingly, spending varies greatly by maturity stage. For example, those categorized as planners have spent nearly 5 percent of their operating budgets on personalization over the last two years, compared to leaders, who have invested more than triple that amount (16 percent).

The investment pattern reinforces that progress in personalization is less about absolute spend and more about how investment is sequenced and governed. Early-stage institutions often distribute funding across multiple pilots and enabling technologies in parallel, diluting impact and making value hard to demonstrate. More mature universities, by contrast, concentrate spending on a smaller number of priority outcomes, investing first in the data, decision rights and operating structures needed to scale what works. As maturity increases, investment shifts away from experimentation toward institutionalizing repeatable capabilities, signaling a move from funding activity to funding impact.

As one ‘planner’ organization noted, “The higher cost of implementation is a current challenge, so we are seeking public-private partnerships to overcome it.”

Average spend on personalization as % of total operating budget



*May represent a variety of personalization-related costs, including foundational components such as data warehouses, cloud capacity and technologies as well as staff and programming costs.

“
A trick is in identifying the ‘no regret’ investments that drive sustainable transformation versus simply investing in more isolated point solutions.”

Martin Halmarick
Technology Lead, Education Sector, KPMG Australia

The level of investment in all personalization capabilities grows as universities achieve higher levels of maturity. Leaders see AI and data as vital to their ability to deliver a more personalized student experience with around eight in ten saying they are making significant investments into these areas. Leaders are also more likely than others to invest in cultivating an ecosystem of external partners and creating innovative products and services.

“More often than not, transformation happens through a series of more incremental steps that not only build a strong foundation of infrastructure and capabilities but also allows universities to better pace their investment and capital allocations,” adds Martin Halmarick, Technology Lead, Education Sector, KPMG Australia. “A trick is in identifying the ‘no regret’ investments that drive sustainable transformation versus simply investing in more isolated point solutions.”

Significant investment by pillar over the next three years

	Planner	Starter	Advancer	Leader
SX vision, strategy and roadmap	0%	27%	38%	47%
Designing student-centric experiences	0%	23%	33%	42%
Creating innovative products and services	0%	11%	38%	47%
Building a robust data and analytics foundation	3%	19%	52%	84%
Installing a modern, AI-powered infrastructure	3%	23%	62%	79%
Developing a workforce ready for the future	2%	12%	34%	70%
Cultivating an ecosystem of external partners	2%	22%	39%	60%

Leaders see AI and data as vital to their ability to deliver a more personalized student experience with around

eight in ten saying they are making significant investments into these areas.

Leaders are also more likely than others to invest in cultivating an ecosystem of external partners and creating innovative products and services.

Challenges moderate as maturity increases

The good news is that as universities progress along their personalization journeys, many of the challenges faced when starting out tend to moderate as maturity increases.

Indeed, when universities plan and start their personalization journey, they are often overwhelmed by the challenges they face establishing their foundations: legacy systems, poor data quality and weak coordination across departments, for example.

Some challenges fall away entirely as maturity increases. While 45 percent of universities in the ‘planner’ stage cite poor data quality as a constraint, none of the leaders report the same issue. “The difference is not that leading universities have solved all their data problems,” notes Morgan McCullough, Global Sector Lead for Education, KPMG International & Partner, National Education, KPMG Australia.” It’s that they resist trying to integrate everything at once. Instead, they take a mission-led approach, starting with the specific student outcome they are trying to improve and lifting the data, processes and decisions needed to support that goal.”

Similarly, challenges related to coordination between departments — a problem for 45 percent of planners but just 2 percent of the leaders — and executive commitment (which drops from 23 percent to zero) also seem to disappear as organizations mature their personalization capabilities.

Other challenges improve considerably but never really go away entirely. Outdated legacy systems are still a challenge for 12 percent of leaders (but 32 percent of planners). Nearly one in ten leaders say they continue to struggle with security and privacy versus 28 percent of planners. “The hardest part has been balancing privacy and personalization,” noted the VP of Enrollment and Student Success at one university in Japan.

What is particularly interesting is that some challenges actually increase in difficulty or stay the same as universities mature. Challenges related to data sharing (as a result of governance, policies or technology) tend to increase as an organization moves up the maturity curve, suggesting that more mature organizations are looking for ever greater levels of data integration to drive their objectives. Resource constraints also tend to increase, indicating that many of the leaders are being held back from achieving greater personalization due to investment or resource availability.

“Our major challenge is lack of staff with data skills. We are organizing structured data skills training to bridge the gap,” noted the chancellor at a public university in France.

Challenge	Planner	Starter	Advancer	Leader
Student demands for personalization	45%	33%	22%	12%
Weak coordination across departments	45%	13%	2%	2%
Poor data quality	42%	23%	8%	0%
Outdated legacy systems	32%	30%	23%	12%
Inadequate security and privacy	28%	20%	16%	9%
Lack of executive commitment	23%	15%	7%	0%
Resource constraints	18%	33%	24%	26%
External pressures	15%	15%	23%	12%
Governance, policies, tech impede data sharing	13%	11%	17%	26%



A playbook for scalable personalization

This playbook is designed to help university strategic decision-makers move from intent to impact, translating ambition into clear choices that enable personalization at scale. It provides a practical way to understand where your institution sits on the personalization journey, where leadership focus is most needed, and how to progress toward the outcomes reported by leading universities.

Progress toward personalization maturity is rarely linear. Universities often advance unevenly across academic provision, student services and enabling technologies, requiring different decisions and interventions at different points in time.

The guidance that follows is intentionally focused on leadership decisions and enabling conditions rather than delivery activities. It is designed to support clear ownership, explicit trade-offs and disciplined progression, the factors that most consistently distinguish institutions that move beyond pilots from those that do not.

“
Intentionally investing in personalization frees up staff from doing the transactional, repetitive work and actually creates space for them to have a relationship with these students. We’re not looking to reduce headcount; we’re looking to create space for more meaningful engagement.”

Dene Cicci
Executive Director of Students, RMIT University

Four cross-cutting themes

- 01

Consent

A persistent gap exists between universities’ data capability and their ethical license to act, with uncertainty around consent, governance and student trust emerging early as a blocker. This is intensifying as ethical concerns become formal regulatory tensions (e.g. privacy reform, disclosure regimes, trauma-informed obligations) that universities must actively reconcile. Institutions that establish clear principles, govern trade-offs explicitly and communicate transparently with students are likely to move faster and with greater confidence.
- 02

Measurement

Progress in personalization is frequently undermined by the absence of a shared framework for what success looks like. Value should be articulated across multiple dimensions — student outcomes, risk reduction, staff capacity, retention and institutional resilience — with the explicit acknowledgement that not all value is financial, and that some of the most important returns often take time to compound.
- 03

Genuine student co-design

The research is clear that student involvement in personalization design is not a consultation exercise or a nice-to-have. It is a risk-mitigation tool. For the most part, universities that design personalization without authentic student input consistently discover that what they have built does not match what students actually need or will use. The cost of that misalignment in wasted investment, failed adoption and eroded trust can be avoidable.
- 04

Foundations and failure demand

Personalization is constrained by “failure demand” — the rework, escalation and inefficiency created by systems designed around institutional needs rather than student ones — which quietly drains capacity. Until this friction is removed, universities are effectively competing with their own inefficiencies rather than each other. Most leading institutions treat friction reduction as a prerequisite to personalization, freeing up capacity through targeted operational fixes before investing in more advanced solutions.

“
Effective personalization starts when universities bring together the teams responsible for delivering across the student lifecycle and align them around a shared view of the end-to-end student experience. Mapping that journey creates clarity about where personalization truly matters and why collaboration across academic and professional functions can be essential to delivering it at scale.”

Andrea Turley
Partner, Education Practice, KPMG UK

01 From planner to starter

Establishing clarity and foundations

02 From starter to advancer

Prioritizing activity and investment

03 From advancer to leader

Demonstrating impact and scaling

04 From leader to beyond

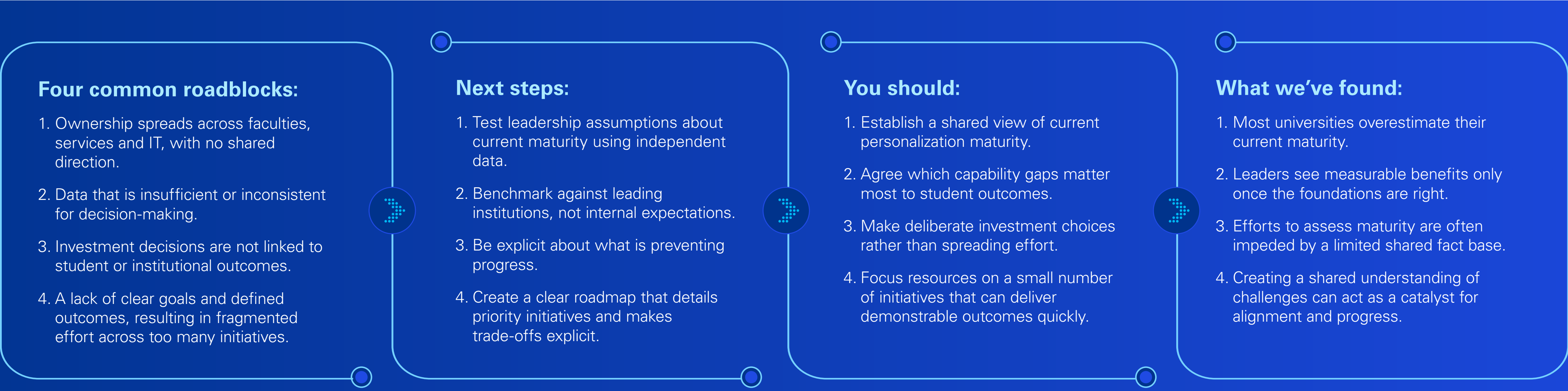
Scaling and sustaining what works

From planner to starter

Establishing clarity and foundations

This moves them from planning to active implementation. Focus is placed on the build of organizations and technical foundations needed to overcome barriers and scaled student experiences. AI solutions are being explored and experimented with.

At this stage, universities move from recognizing the value of personalization to establishing shared clarity on where to focus, ownership and the foundational capabilities required to act.



This stage is complete when the university has a shared view of personalization priorities, clear ownership across the student lifecycle and a small number of foundational investments underway.

What this means for key roles across the university:

Chief Information Officer (CIO) — Establish a clear view of current data and technology constraints, identifying the key barriers to progress.

Head of student experience — Lead the creation of a cross-functional team focused on delivering personalization outcomes.

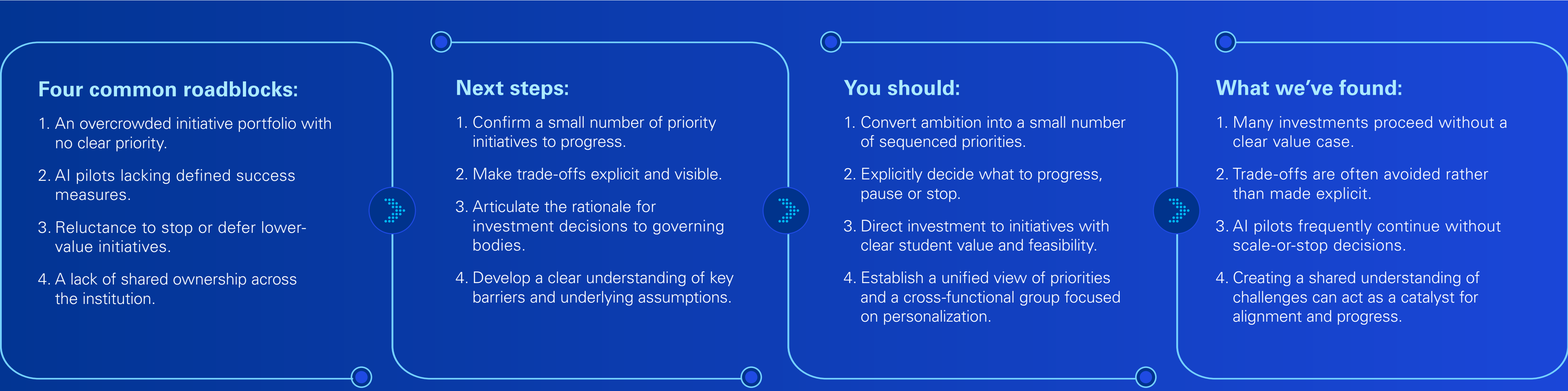
Deputy vice-chancellor (education) — Ensure academic requirements and constraints are clearly understood and aligned to personalization priorities.

From starter to advancer

Prioritizing activity and investment

The challenge shifts to expanding personalization beyond pilots and building shared direction across the institution. This includes testing approaches, identifying barriers and developing the plans required to scale successful initiatives.

Universities in this transition shift from experimentation to intent, replacing a growing list of initiatives with a deliberately sequenced portfolio aligned to student value and feasibility.



Progress is evident when personalization initiatives are deliberately sequenced, lower-value activity has been stopped or deferred and investment decisions are clearly linked to student value.

What this means for key roles across the university:

CIO — Prioritize initiatives with clear value cases, including targeted AI pilots.

Head of student experience — Direct investment toward initiatives that balance student value and delivery feasibility, with a focus on quick, demonstrable wins.

Deputy vice-chancellor (education) — Champion academic-led personalization initiatives, even if tactical, to help evidence value and build momentum.

From advancer to leader

Demonstrating impact and scaling

With strong foundations in place, barriers begin to fall. Institutions can scale personalized experiences and AI solutions across the student lifecycle, unlocking measurable benefits at both student and institutional levels.

The focus here moves from proving value in pilots to industrializing what works, making explicit scale-or-stop decisions and linking personalization directly to measurable outcomes.



This transition is achieved when personalization pilots consistently inform scale or stop decisions and measurable impact on student or institutional outcomes is visible.

What this means for key roles across the university:

CIO — Scale investment in data and technology, ensuring greater accuracy, integration and reliability to support delivery.

Head of student experience — Define and track outcome-based measures (e.g. speed of resolving student requests) to evidence impact.

Deputy vice-chancellor (education) — Align teaching, learning and student experience through a unified, institution-wide approach.

From leader to beyond

Scaling and sustaining what works

Personalized student experiences are embedded into the university’s mission, strategy and operating model, helping to drive institutional growth, competitiveness and reputation, while enhancing student satisfaction, engagement, well-being and academic success.

At this stage, the challenge is sustaining impact at scale by embedding personalization into governance, workforce capability and decision-making rather than relying on ad-hoc solutions.



Universities reach this stage when personalization is embedded in governance, workforce capability and decision-making, enabling impact to be sustained without reliance on local or ad-hoc solutions.

What this means for key roles across the university:

CIO — Enable broader ownership of data and technology across functions to support personalization at scale.

Head of student experience — consider appointing a central leader responsible for coordinating personalization across student services.

Deputy vice-chancellor (education) — Ensure personalization governance is tightly integrated with academic governance structures.

Culture change: The hidden constraint

Many universities make early progress with personalization pilots but struggle to scale impact. The constraint is rarely technology; it is the inability to align behaviors, decision-making and ownership across the institution. Left unaddressed, this can result in fragmented initiatives, pilot fatigue and limited institutional impact.

Personalization is unlikely to scale without faculty partnership. Academics own curriculum and learning relationships, and the cultural change required to enable personalization through teaching and learning can be materially different from that required in service-led areas such as campus experience or student support. Universities that treat personalization as a single change effort often underestimate these differences and apply one-size-fits-all approaches that fail to gain traction.

Universities that move beyond pilots tend to be explicit about incentives, governance and decision rights. This includes clarifying who is accountable for personalization outcomes across the student lifecycle, how trade-offs are resolved between consistency, autonomy and equity, and what behaviors are recognized and rewarded.

What tends to matter far more than platforms is clear accountability across the institution, aligned incentives, timely decision-making and empowering staff to take a service-mindset while lifting their capability to enable them to apply new and available technologies. Where these are absent, personalization can remain incremental rather than systemic.

Leadership actions

To overcome culture as a constraint and move personalization beyond pilots, university leaders should focus on a small number of deliberate actions:

- 01

Clarify ownership across the student lifecycle
Be explicit about who is accountable for personalization outcomes end-to-end, not just within individual faculties, services or projects.
- 02

Differentiate change approaches
Recognize that personalization in academic provision requires different behaviors, incentives and support than personalization in service-led areas. Tailor expectations rather than forcing uniform approaches.
- 03

Make trade-offs explicit
Provide clear guidance on how decisions should be made when personalization challenges consistency, academic autonomy or equity, and where standardization is intentional.
- 04

Align incentives to shared outcomes
Reinforce collaboration by recognizing and rewarding behaviors that contribute to student success across boundaries, not just local optimization.
- 05

Enable timely decision-making
Establish governance that supports momentum and scaling decisions, rather than defaulting to pilots, exceptions or prolonged consensus-building.

Key takeaways

The benefits of personalizing the student experience are clear and

63 percent

of universities are making it a high priority.

In this report, we demonstrated that personalization can deliver a 4x multiplier effect on key student-experience metrics. We identified gaps in expectations between students and universities. We explored how leading universities are unlocking value from their investments into personalization. We also provided a playbook to help readers accelerate their progress towards greater personalization maturity.

Taking a step back from specific findings, what can university presidents, provosts, CIOs and student-experience leaders take from this research? Here are five key takeaways based on our experience and view of the established data:

Personalization is a whole-of-university strategy, not a functional program

Universities that make real progress tend to treat personalization as an institution-wide strategic choice, not something owned by student services or enabled by IT alone. It typically cuts across academic design, advising, services, data and governance. It is more likely to scale when leaders align priorities, decision rights and incentives across the whole university.

Yet our research shows that very few institutions have a personalization strategy that genuinely crosses the institution; the gap between intent and design is where most value disappears. Having a structure is not the same as having an operating model, and without the latter, personalization can remain a collection of disconnected initiatives rather than a coherent institutional capability.

Most universities don’t have a technology problem; they have an ownership problem

While our research data indicates strong intent and rising investment, progress often stalls because accountability is fragmented across faculties, student services and central IT. Until decision rights, incentives and governance are clarified, personalization efforts will likely continue to deliver pilots instead of impact.

A deeper issue is one of design philosophy: most universities have built their technology and service architecture around administrative convenience rather than the end-to-end student journey. Resolving the ownership problem means naming who is accountable for that journey in its entirety and giving them the authority to act across the boundaries that currently fragment it.

AI doesn’t ‘do’ personalization; it enables better judgement, at scale

Some of the most mature institutions are moving away from the idea that AI magically personalizes experiences. Instead, they use AI to surface signals, coordinate action and support human decision-making, particularly for advisors, academics and student-facing staff. Personalization can still succeed or fail on trust, judgement and follow-through.

Critically, however, most universities are currently deploying AI at the wrong layer by focusing only on automating low-value transactional tasks rather than augmenting the high-value human decisions that most directly affect student outcomes. A well-functioning AI chatbot that handles routine inquiries is a useful efficiency tool, but it is not personalization. In our experience, the institutions making the most meaningful progress are those using AI to enhance the judgement of advisors, surface early warning signals to the right people at the right time, and coordinate action across services that would otherwise operate in isolation. That is a fundamentally different deployment logic, and it requires a fundamentally different conversation about where AI investment should be directed.

Trying to personalize everything can be one of the fastest ways to achieve little

Most leading universities are explicit about trade-offs. They choose *which moments matter most* — often equity-critical points like transition, progression risk or employability — and consciously decide where consistency or standardization is more valuable than individualization. Maturity shows up as clarity about what *not* to personalize.

But we believe prioritization alone is not sufficient. The sequencing question is equally critical and frequently ignored. Failure demand does not just frustrate students; it can deplete the human and institutional capacity that personalization depends upon. The institutions making sustained progress are generally those that treat friction removal as a precondition for personalization investment, not a separate operational matter.

Culture change, not capability, is a hidden constraint

One of the hardest parts of scaling personalization is not data, platforms or funding, it’s shifting mindsets. Faculty partnership, trust in data-informed intervention and comfort with proactive outreach all challenge long-held norms. Without addressing these cultural dynamics, even well-designed strategies can struggle to move beyond early wins.

Unfortunately, change management is consistently the first budget line cut when program costs are scrutinized, and the last capability built when programs are designed. The consequences are predictable: systems go live without staff ready to use them, strategies are announced without the behavioral change needed to deliver them and early wins fail to compound into lasting impact. For leaders designing personalization programs, we believe the key is in treating change management as a governance requirement from the outset.

You cannot improve what you have not designed to measure

Most personalization investments are built without agreed outcome metrics, which makes it impossible to demonstrate value, make disciplined scale-or-stop decisions, or build the case for continued investment. Measurement frameworks should be defined at the point of program design, not constructed retrospectively. The problem is that familiar metrics (like student satisfaction scores and service uptake rates) capture activity and sentiment, not outcomes.

The institutions that lead are those that can articulate value across multiple dimensions: student outcomes, equity impact, staff capacity released, retention improvement, risk reduction and institutional resilience. They are also explicit that not all value is financial, and that the most significant returns from personalization compound over time in ways that quarterly dashboards will never fully capture. Embedding that broader value framework at the start is what enables leaders to make the case for sustained investment, and to know when to stop.

Two questions for the board

If the work of writing this report has surfaced one consistent observation, it is that the executives and leaders we spoke to are working extraordinarily hard inside structures that make personalization difficult. The recommendations and takeaways in this chapter offer detailed guidance for those leaders. But for the boards, vice chancellors and council members who set the conditions under which they work, we believe two questions matter most.

1. Do you have a single named, accountable executive for the end-to-end student journey?

Of the institutions we spoke to globally, only a small number could answer yes with confidence. Most have strong functional accountability (the registrar owns admissions, the CIO owns platforms, the Deputy Vice-Chancellor (Education) owns learning and teaching, student services owns well-being) but no one owns the journey across them. In our view, personalization cannot scale without this accountability. Without it, interactions across the lifecycle can become someone else’s problem.

2. Do you know which moments in your students’ lifecycle most determine their outcomes at your institution?

Few institutions can answer this question with evidence rather than assumption. The leaders who can have likely invested in journey mapping, segmentation, behavioral data and attribution measurement. They have likely done the unglamorous work of understanding their own students rather than relying on sector generalizations.

But cohort-level understanding is often a starting point, not the destination. Personalization, by definition, typically happens at the level of the individual student. The most mature institutions are deliberately building the systems, workflows and data architecture needed to move from “we know what this cohort tends to need” to “we know what this student needs, right now, and we can act on it”. That progression is not automatic. It can require asking the right questions of students at entry, capturing behavioral and intent signals as they progress, designing workflows that route the right action to the right person at the right time, and giving advisors, academics and service staff the tools to act on individual context rather than cohort assumption. Without this architecture, even strong cohort segmentation can collapse back into mass communication with a first name field at the top.

The leaders who can answer both halves of this question tend to make personalization a board-level concern because they have made student outcomes a board-level concern. The two are strongly connected.

Methodology

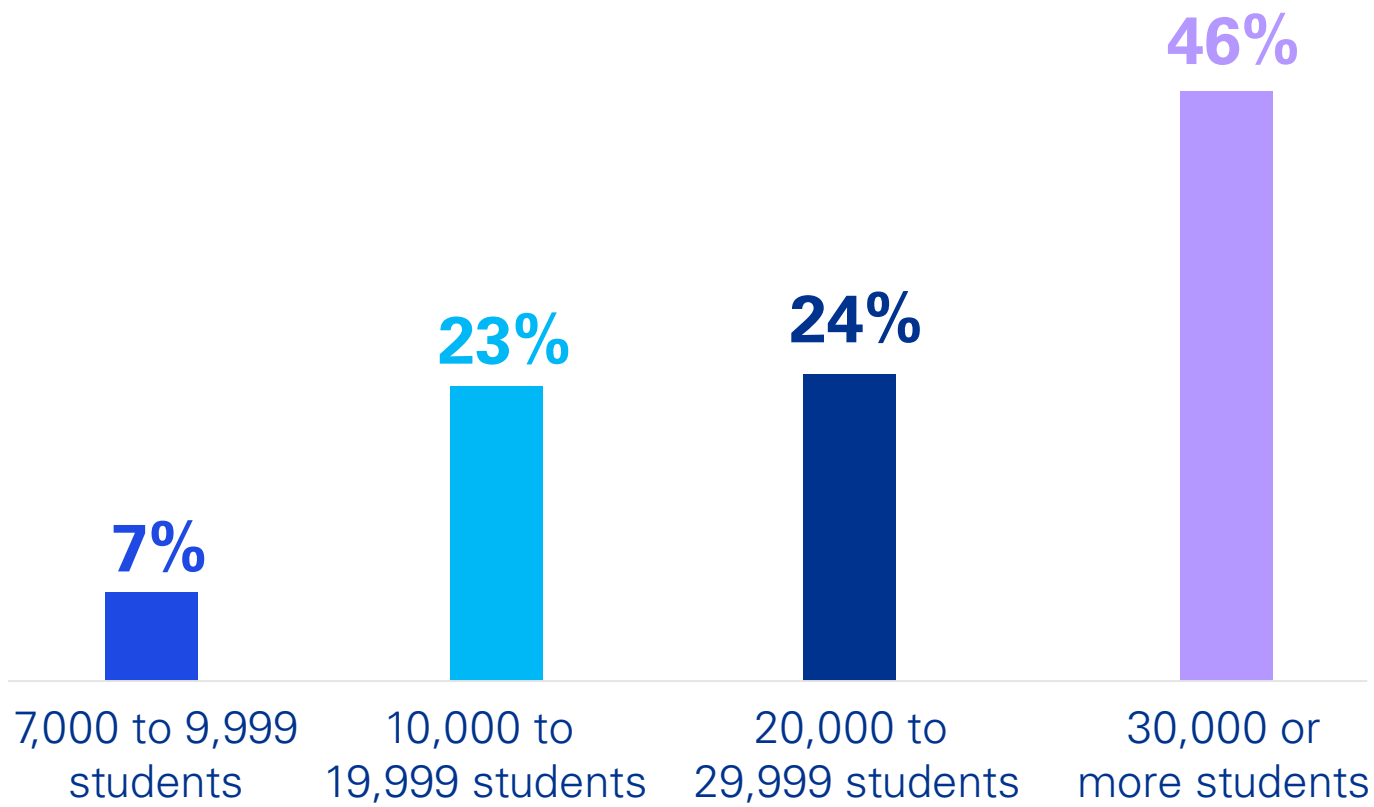
To understand the progress that universities are making in personalizing student experience, defined as tailoring a student’s journey to their individual needs, preferences and goals, KPMG conducted a study of 400 higher education executives and 400 students at universities around the world.

The survey, conducted between January and February 2026 through a mixture of online and telephone survey methods, included a representative cross section of universities by size, type and location.

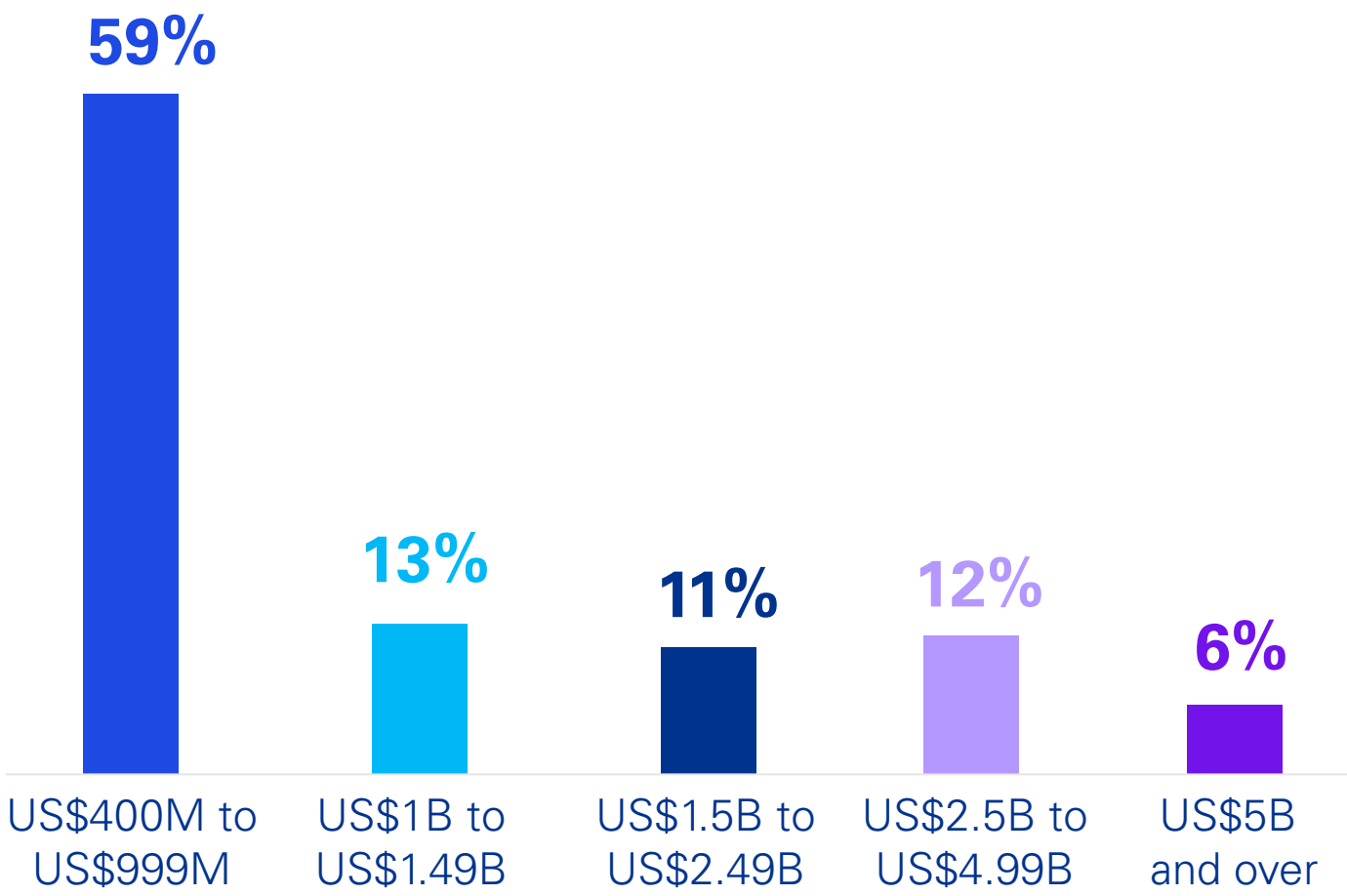
Forty-five percent of respondents are based in the Americas, 28 percent from Asia-Pacific and 27 percent from the Europe, Middle East and Africa region. Nearly a third (32 percent) hold president, chancellor or C-suite roles and 42 percent are at the director or vice president level.

The majority of respondents represent institutions with more than 30,000 students and less than US\$1 billion in annual revenues.

Number of students



Annual revenue



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Justin Gurney is a director in KPMG Canada’s customer practice, sitting at the intersection of student experience, personalization and institutional strategy in higher education. He has supported universities and colleges globally in examining how digital engagement, service design and organizational models influence student outcomes across the full lifecycle. Justin has also served as a sessional lecturer for the past eight years, contributing to undergraduate and postgraduate teaching and maintaining a strong connection to academic practice. His interests center on applying student-centered, evidence-based approaches to improve learning and service experiences, and on bridging theory and practice to inform how institutions respond to evolving student needs.



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Michael is a partner at KPMG Australia, leading the Technology Advisory for Education practice. He has over 25 years’ experience in business and digital transformation, including 15 years in higher education where he held several senior technology and corporate services roles, including CIO and Head of Digital Transformation at three universities. He has led numerous transformation programs redesigning services, processes and platforms to improve student experience, engagement and outcomes, which resulted in measurable uplifts in service quality and student satisfaction.



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Andrea has extensive global experience in the education sector, with 8+ years providing Advisory Services and 15+ years working in universities in the UK and Australia as a Chief Marketing Officer. Her work focuses on helping institutions drive growth, helping to ensure impactful outcomes for students, staff, academics and the communities in which they operate, while supporting long-term financial sustainability.

Andrea is passionate about the power of education to transform lives and is committed to helping institutions thrive in an ever-changing environment. As such, she supports education institutions to transform, focusing on the student experience, and delivering organizational change across strategy, operating model, service redesign and digital transformation.



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Liam is a Director with the higher education practice at KPMG US. He helps clients, ranging from flagship research universities to community colleges, public and private, traditional and online, grapple with strategic and operational challenges across an increasingly dynamic sector. This has included strategic plan development, enrollment growth modeling, visioning for innovation districts, technology program delivery, as well as the development of student-facing AI use cases and frameworks for investment in transforming the student experience. Prior to his time at KPMG US, Liam worked at the intersection of strategic planning, policy development and data analytics at leading US research universities.

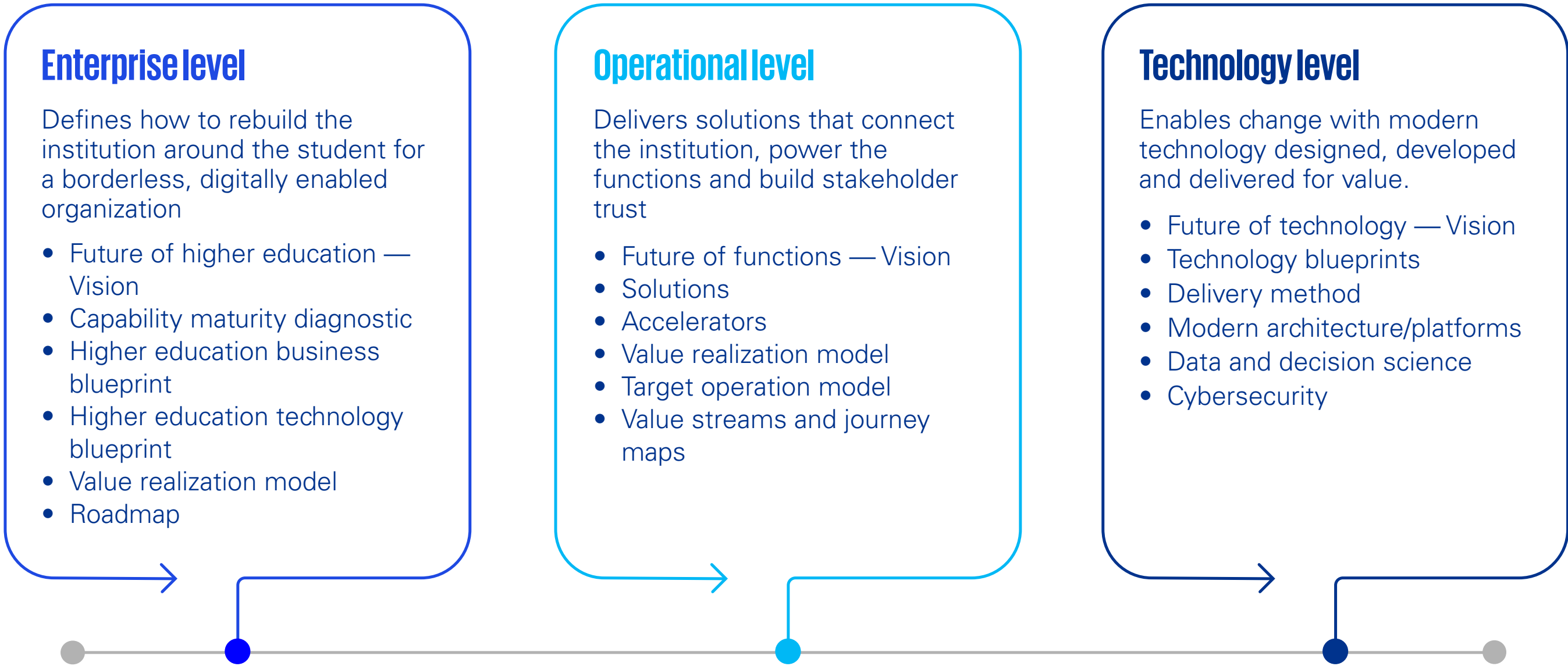
How KPMG can help

At KPMG, we are committed to helping universities navigate change and unlock opportunities in an evolving landscape. We understand the unique challenges faced by higher education institutions and work alongside you to create strategies that put students at the heart of your transformation journey.

Our approach is designed to meet you where you are, offering flexible, integrated solutions that address enterprise, operational and technological needs. Whether you’re looking to enhance student success, improve retention, or strengthen your institution’s student-centricity, we can help you build a clear vision for the future and implement the tools and strategies to achieve it.

By leveraging advanced technologies and data-driven insights, we help universities create personalized, engaging experiences for students, staff and alumni. From streamlining operations to fostering innovation, our goal is to empower your institution to thrive in a competitive and rapidly changing environment.

If you’re ready to explore how your university can enhance its personalization capabilities or would like to assess your current maturity in this area, we invite you to connect with your local KPMG team. Together, we can shape a future where your institution and its community excel.



Contributors

This paper represents a collaborative effort of insights and collaboration within the KPMG network. These contributors are part of KPMG’s global education network and serve as points of contact for region-specific insights, client applications, and further discussion on the report’s findings. Special thank you to Maya Desai, Lizzie Garland, Subadra Kalyanaraman, Naren Sanghrajka, Conor McColgan, Lauren McDonogh, Teodora Nogic, Rebeka Renes, Cameron Walker, Sam Eshraghi and Samantha Dann.

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