Proven Business Impact

This case study was selected in August 2026 by an independent panel of CXPA judges for recognition of its demonstration of the positive business impact created through a customer experience focus.

CXPA Proven Business Impact: Consumers Credit Union – Building an Experience Transformation Playbook

Company Overview

Consumers Credit Union (CCU) is a member-owned financial institution committed to helping individuals and families achieve financial success through exceptional service, trusted relationships, and innovative banking solutions. In 2025 and 2026, the organization undertook two significant enterprise initiatives: the implementation of a new digital banking platform and the integration of KCT Credit Union through merger. Together, these transformations represented a pivotal opportunity to strengthen the member experience, modernize service delivery, and establish a scalable foundation for future growth.

Business Challenge

Large-scale banking platform conversions and mergers often create significant friction for members and employees. Historical experience across the financial services industry shows that major transitions frequently result in declines in customer satisfaction, digital adoption, employee confidence, and Net Promoter Scores℠.

CCU faced several challenges:

- Legacy digital banking capabilities no longer met member expectations for intuitive, modern, and self-service experiences.
- Members experienced navigation challenges and increased effort when attempting to complete routine transactions.
- Digital adoption and engagement growth had plateaued.
- The upcoming merger introduced uncertainty regarding products, accounts, services, and communication.
- Employees needed to learn new systems, procedures, and support processes while maintaining service quality.

Leadership recognized that success would require disciplined change management, strong employee preparation, proactive communication, and continuous member listening throughout both transformation efforts.

Customer Experience Initiative: Managing Change Through Experience Design

Rather than approaching the digital banking conversion and merger integration as technology and operational projects, CCU reframed both initiatives as member experience transformations. Leadership recognized that success would depend not only on system performance, but on how effectively members and employees navigated change.

The organization adopted a comprehensive change-management strategy focused on reducing uncertainty, increasing employee confidence, and creating a seamless transition experience for members. Cross-functional teams collaborated throughout planning, testing, communications, and implementation to identify potential sources of friction before launch and proactively address them. Member feedback, employee insights, and operational performance metrics guided decision-making throughout the process, ensuring that experience outcomes remained at the center of every major conversion milestone.

By combining technology modernization, employee readiness, customer listening, and enterprise-wide accountability, CCU established a scalable framework for managing complex organizational change while preserving trust, satisfaction, and engagement.

Proven Business Impact

Increased digital adoption and engagement

- Digital banking enrollments increased by approximately 44% following the platform conversion.
- Digital banking login activity increased by approximately 9%.
- Digital transaction activity increased as members adopted the new platform and expanded use of self-service tools.
- Members successfully transitioned to the modernized experience while maintaining strong engagement levels

Improved digital satisfaction and user experience

- Overall Digital Banking Satisfaction increased from 8.72 immediately following conversion to 9.39 one year later.
- Members reported improved navigation, usability, and access to digital services.
- Satisfaction improvements occurred while introducing significant platform and process changes.

Strengthened mobile application reputation

- Apple App Store ratings increased from 4.2 to 4.8.
- Google Play Store ratings increased from 4.1 to 4.8.
- Review volumes increased across both platforms, indicating stronger engagement and customer confidence in the digital experience.

Successfully managed merger-related experience risk

- Legacy KCT member Net Promoter Score increased by nearly 30% from the first three months following conversion to the subsequent three-month period.
- Legacy CCU member NPS remained stable throughout the merger transition.
- Transactional satisfaction levels were maintained across digital and contact-center interactions despite significant organizational change.

Increased employee readiness and organizational alignment

- Employees received expanded training, communications, and support resources before launch.
- Member-facing teams gained access to live FAQs, updated procedures, and conversion support materials.
- Cross-functional ownership helped identify and address potential sources of friction before they impacted members.

Established a repeatable change management framework

- Best practices and lessons learned were documented for future organizational transformations.
- Change management became an enterprise capability rather than a project-specific activity.
- Future technology conversions and operational changes now benefit from a proven implementation framework grounded in customer and employee experience principles.

Key Lessons

CCU's experience demonstrates that successful transformations are driven as much by change management, communication, and employee readiness as by technology itself.

Key lessons included:

- Invest heavily in employee training and organizational preparedness.
- Create shared ownership across leadership teams and departments.
- Establish clear communication plans for both employees and customers.
- Gather customer feedback continuously throughout transformation efforts.
- Treat launch as the beginning of the improvement journey rather than the finish line.
- Measure both operational and experience outcomes to understand transformation success comprehensively.

Core Business KPIs Impacted

Digital Banking Enrollments; Digital Banking Login Activity; Digital Transaction Volume; Net Promoter Score (NPS); Overall Satisfaction; Member Effort Score; App Store Ratings; Digital Adoption; Digital Engagement; Member Retention; Contact Center Performance; Employee Readiness and Adoption; Change Management Effectiveness