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: A1 Serbia – Aligning Billing with Real Customer Lives

Company Overview

A1 Serbia is a convergent telecommunication operator that, through mobile and fixed services, fiber-optic internet, television, and digital solutions, serves more than 2.4 million customers in Serbia. The organization identified recurring billing and payment-related friction among long-tenured customers and sought to improve both customer experience and payment outcomes through a more customer-centric approach.

Business Challenge

Bill and payment issues consistently appeared among the leading drivers of customer dissatisfaction. Analysis of customer feedback, tNPS® data, billing records, and collection journeys revealed a recurring population of customers who repeatedly requested payment postponements. Rather than applying additional collection measures, the organization discovered that many customers were willing to pay but their billing date did not align with their personal cash-flow patterns.

Customer Experience Initiative: Payment Timing Personalization

A1 Serbia launched a pilot involving Customer Experience, CRM, Billing, Collection, Analytics, Customer Service, and Retail teams. Customers with multiple payment postponements over the prior six months were proactively offered the ability to select a billing cycle that better matched their financial routines. Communications included direct outreach, newsletters, SMS campaigns, and support through service channels and retail locations. Leadership support was secured by positioning the initiative as a low-cost, low-risk experiment with a clearly measurable business hypothesis.

Instead of asking customers to adapt to billing processes, A1 Serbia redesigned the payment journey to reflect how customers actually get paid and manage household finances. The intervention focused on removing friction rather than increasing collection pressure, creating a scalable model for future personalization initiatives.

Proven Business Impact

Improved payment behavior

- 98.8% of participating customers maintained regular payment behavior after changing billing cycles.
- Only 1.2% repeated prior payment postponement behavior.
  Converted customers no longer required additional postponements or installment arrangements during the observation period.

Reduced payment-related friction

- Payment postponement requests were reduced by 100% among converted customers.
- Collection-related interactions were reduced by 100% among participating customers.
- The initiative addressed a recurring source of dissatisfaction without introducing discounts or incentives.

Validated customer-centered journey redesign

- Approximately 3% of the pilot audience adopted the billing-cycle change offer.
- Among customers who changed billing cycles, roughly 98% subsequently paid on time.
- The pilot demonstrated that customer-centric interventions can outperform traditional collection-focused approaches.

Protected long-term customer value

- Regular payers historically demonstrate a 22% higher renewal rate than irregular payers.
- Analysis suggests the approach can contribute to customer lifetime value protection and future retention improvement.
- Scaled projections indicate meaningful financial benefits through improved payment behavior and retention.

Created operational efficiencies

- Billing and payment questions account for 33.4% of customer-service contacts related to billing matters.
- Reducing payment-related issues creates opportunities to reduce avoidable service contacts and operational workload.

Key Lessons

A1 Serbia demonstrated that operational processes such as billing and collections can be redesigned through a customer experience lens. By combining customer feedback, behavioral analytics, journey mapping, and cross-functional collaboration, the organization uncovered a root-cause issue rather than treating symptoms. Aligning billing processes with customers’ real financial routines produced measurable improvements in payment behavior while reducing friction and operational effort.

Core Business KPIs Impacted

Customer Lifetime Value (CLTV); Value Enhancement Score (VES); payment behavior recovery; payment postponement requests; collection-related contacts; customer retention potential; renewal rates; and operational efficiency.