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: AMIO Bank - Embedding Customer Experience Across the Organization

Company Overview

AMIO Bank is an Armenian financial institution employing more than 1,000 people. In 2025, the bank began an organization-wide initiative to integrate customer experience into its strategic and operational decision-making.

Business Challenge

Before 2025, AMIO Bank did not have a dedicated customer experience function. Although the bank conducted a Net Promoter Score℠ (NPS®) survey, the findings were largely isolated from operational measures and business decisions.

Teams across the bank also operated independently, limiting the extent to which customer insight could influence improvements across branches, the contact center, digital channels, marketing, operations, human resources, and customer care.

The bank sought to establish a more coordinated approach that would:

- Give customer experience a defined role in strategic and operational decisions.
- Connect customer feedback with operational performance measures.
- Increase collaboration across front-line, back-office, and support functions.
- Create clearer accountability for customer outcomes.
- Improve service performance across customer-facing channels.
- Build a more customer-centered organizational culture.

The Initiative: Making Customer Experience a Shared Responsibility

AMIO Bank established a dedicated customer experience function at the end of 2024, which became fully operational in January 2025. The team developed a formal CX strategy and secured support from the CEO and executive leadership, giving it the authority to engage teams throughout the bank.

The Initiative: Making Customer Experience a Shared Responsibility

Rather than approaching CX as the responsibility of one department, the bank began incorporating customer considerations into major business decisions. Cross-functional teams from business, operations, human resources, marketing, and customer care worked together to map customer journeys and identify opportunities for improvement.

The bank also expanded its measurement approach. NPS was joined by Customer Effort Score (CES), Customer Satisfaction Score (CSAT), and operational measures across branches, the contact center, chat, and digital channels. These measures were connected to management dashboards and incorporated into the key performance indicators of managerial roles.

Monthly cross-functional workshops and meetings gave employees opportunities to identify operational pain points and contribute to journey improvements. AMIO Bank plans to extend CX-related performance accountability to every employee beginning in 2027.

Building Change Through Incremental Progress

Introducing a shared approach to customer experience required the bank to overcome significant internal resistance. Instead of attempting to transform the entire organization at once, AMIO Bank concentrated on visible, incremental improvements.

Early priorities included standardizing customer and operational measurement, connecting results to accountable teams, and demonstrating how customer insight could inform everyday management. These early successes helped the CX function build credibility and create momentum for broader change.

Technology supported consistent measurement and reporting across channels, but the initiative's progress depended principally on executive sponsorship, cross-functional participation, shared accountability, and persistent communication.

Proven Business Impact

Supported organizational growth

- Reported revenue increased from $8.7 million in the first half of 2025 to $25.6 million in the first half of 2026, an increase of approximately 194% that nearly tripled revenue year over year.
- During this period, the bank integrated customer measures into management practices and used customer insight to inform strategic and operational decisions.

Strengthened customer advocacy and satisfaction

- NPS increased by 15 points from a baseline of 50.
- Contact center CSAT increased by five points from a baseline of 80.
- Customer sentiment measures became connected to operational performance and managerial accountability rather than remaining isolated survey results.

Reduced waiting time in branches

- Average branch waiting time declined from 17 minutes to 12 minutes, a reduction of approximately 29%.
- Connecting customer feedback with branch performance helped make service delays visible and actionable.

Accelerated responses through chat channels

- First-response time in chat declined from 120 seconds to 40 seconds, a reduction of approximately 67%.
- Customers could begin receiving assistance substantially sooner through a growing service channel.

Established organization-wide accountability for CX

- Customer measures were incorporated into the KPIs of managerial roles.
- Customer insight began informing major strategic and operational decisions.
- Journey mapping became a shared practice involving business and support functions across the bank.
- Monthly cross-functional sessions created an ongoing mechanism for identifying employee pain points and improving customer journeys.
- The bank established a foundation for extending CX-linked accountability to all employees in 2027.

Key Lessons

AMIO Bank's experience demonstrates that establishing a CX function is only the beginning. Customer experience gained influence when the bank connected customer feedback with operational measures, gave leaders shared accountability for results, and involved multiple functions in improving customer journeys.

- Secure visible executive sponsorship before attempting organization-wide change.
- Connect customer sentiment with operational measures so feedback can guide action.
- Make customer experience a shared organizational responsibility rather than the work of one team.
- Use journey mapping to bring front-line, operational, and support functions together.
- Build credibility through focused, visible improvements.
- Expect resistance and maintain progress through persistent communication and cross-functional engagement.
- Embed CX measures into established management practices and performance expectations.
- Listen to employees as part of understanding and improving customer journeys.
- Use technology to make insight accessible while relying on leadership and accountability to produce change.

Core Business KPIs Impacted

Revenue; Net Promoter Score; Customer Satisfaction Score; Customer Effort Score; average branch waiting time; chat first-response time; contact center performance; complaints; customer retention; customer acquisition cost; and customer experience accountability.