



Proven CX Business Impact

This CX case study was selected in July 2025 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 CX Business Impact: Leanpay—Driving OpEx and Customer Loyalty with AI-Powered Support

Company Overview

Leanpay is a fintech startup offering Buy Now, Pay Later (BNPL) solutions across Central and Eastern Europe (CEE). Headquartered in Slovenia, Leanpay supports rapid growth in client volumes with a focus on delivering financial services to consumers.

Business Challenge

As customer volumes surged, Leanpay's manual customer support processes became strained, resulting in longer response times, inconsistent service quality, and declining customer satisfaction (CSAT). Operational inefficiencies, such as slow customer identification and repetitive inquiries, further increased costs and impacted loyalty.

CX Initiative: AI-Powered Customer Support with “Lea”

To address these challenges, Leanpay launched a phased AI-powered support initiative in May 2023, leveraging GPT-4o integrated with HubSpot's CRM. The initiative spanned 11 months and centered on deploying “Lea,” an AI-powered virtual assistant, into the customer-facing email support pipeline by April 2024.

Key components included:

- **Automation of Routine Inquiries:** Identified high-volume repetitive queries and automated their resolution.
- **Customer Identification Integration:** Automated identification using HubSpot CRM to streamline interactions.

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- **Human-in-the-Loop Protocols:** Ensured quality control and accuracy while training AI for continuous improvement.
- **Change Management & Staff Engagement:** Delivered robust training and transparent communications to build trust and adoption among employees.

Proven Business Impact

- **98.6% cost reduction** in cost per support ticket.
- **60.3% workload efficiency**, with Lea handling the equivalent of 60% of a full-time agent's workload in the first month.
- **Time to first response reduced** from 6 hours to under **2 minutes**.
- **82% first-contact resolution rate**, ensuring customers receive answers in a single interaction.
- **CSAT consistently exceeded 80%**, with the AI agent achieving a peak average CSAT score of **4.67/5**, surpassing the highest score recorded by human agents (3.98).

Core Business KPIs Impacted

- Time to First Response (FRT)
- First Contact Resolution (FCR)
- Customer Satisfaction (CSAT)
- Cost per Support Ticket