

Company: Kapital Bank, Baku, Azerbaijan
Nomination Submitted by: Business Awards Consulting
Company Description: Kapital Bank operates successfully as heir of Saving Bank of Azerbaijan for 150 years. Currently, Kapital Bank is a financial institution with the largest service network in Azerbaijan. Kapital Bank serves more than 5 million individuals and more than 22,000 legal entities.
Nomination Category: Product & Service Categories
Nomination Sub Category: Consumer Services
Nomination Title: Customer Oriented Transformation



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the the nominated new or new-version product or service, OR written answers to the questions for this category? (Choose one):
- Written answers to the questions
2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video.
3. If you are providing written answers for your submission, you must provide an answer to this first question: If this is a brand-new product, state the date on which it was released. If this is a new version of an existing product, state the date on which the update was released:
- Kapital Bank launched a visionary transformation program that placed **customer experience at the very core** of its strategy and structure in 2024.
4. If you are providing written answers for your submission, you must provide an answer to this second question: Describe the features, functions, and benefits of the nominated product or service (up to 350 words):

Total 350 words used.

Kapital Bank's journey toward digital transformation started well before global shifts of 2020. As early as 2018, the bank introduced the Birbank mobile application, laying the foundation for Azerbaijan's first comprehensive digital banking experience. From an initial user base of 300,000, Birbank rapidly scaled to 3 mil0+ active users, marking a significant milestone in country's banking landscape.

The year 2020 accelerated this digital transformation due to shifting customer expectations driven by the global pandemic. It became an inflection point, intensifying Kapital Bank’s commitment to fully digitalized services and customer-centric innovation.

Kapital Bank also became one of the first banks in Azerbaijan to transition to agile methodologies, embracing flexible, efficient, and customer-focused ways of working. This strategic shift enabled the bank to rapidly innovate and respond effectively to evolving market conditions and customer needs.

Moreover, Kapital Bank is a cornerstone company within "Bir Ecosystem," the first fully digitally integrated ecosystem in the Caucasus region. This ecosystem significantly contributes to the digital economy of Azerbaijan. Through these proactive and strategic steps, Kapital Bank not only positioned itself as a digital pioneer but also significantly enhanced its capabilities in delivering seamless, innovative, and customer-oriented banking experiences.

Faced with the evolving landscape, Kapital Bank chose not just to adapt but to lead. The bank reimagined every customer-facing process, deepening its digitalization strategy and redefining the customer journey under its new brand, **Birbank**. It launched a visionary transformation program that placed **customer experience at the very core** of its strategy and structure. This was not a surface-level digital update, It was an end-to-end redesign of all processes touching the customer. The goal was clear: to shift from a product-centric model to a **human-centered, insight-driven, experience-led organization**.

Within this scope:

- The digital experience was rebuilt under Birbank brand
- Customer journeys were mapped and touchpoints redefined
- Listening mechanisms were redesigned to focus not only on complaints, but on insights
- CX-focused teams were established, and customer awareness instilled across the organization
- Complex processes were simplified and digital interfaces made more user-friendly
- Most importantly, mindset shifted from “satisfying customer” to “**prioritizing the customer and delivering consistent value**”

5. If you are providing written answers for your submission, you must provide an answer to this third question: Outline the market performance, critical reception, and customer satisfaction with the product or service to date. State monetary or unit sales figures to date, if possible, and how they compare to expectations or past performance. Provide links to laudatory product or service reviews. Include some customer testimonials, if applicable (up to 350 words):

Total 336 words used.

All these efforts were guided by the belief that customer experience is not the duty of a single team but a shared responsibility. As a result, Kapital Bank transformed not only its technology infrastructure but also its internal culture, marking a decisive shift toward a fully customer-oriented organization. This approach has been sustained through initiatives such as process automation, AI-powered services, satisfaction and complaint analytics, and persona-based design.

Ultimately, Kapital Bank has embedded customer experience into every cell of the organization, achieving a transformation that is both strategic and cultural.

From Vision to Execution: A Multi-Dimensional Customer Experience Transformation

Kapital Bank’s customer-centric transformation followed a dual path: redesigning customer-facing processes to ensure a seamless experience, while embedding the voice of the customer into business operations.

The journey began with stronger communication foundations. A new contact center improved accessibility, IVR systems were upgraded, and handoffs between channels were streamlined to reduce friction. These efforts scaled through four strategic pillars:

1)Listen to the Voice of the Customer

Listening became central. The “Open Doors” initiative connected customers directly with executives. The Voice of Customer project used AI and speech analytics to analyze feedback. CSAT surveys across touchpoints identified pain points. A “Live Listening” program gave product leaders direct exposure to real customer calls ensuring decisions reflected real needs and emotions.

2)Turn Complaints into Loyalty Moments

Complaint handling was reimagined as a loyalty driver. AI-powered routing accelerated resolution. Early warning systems triggered proactive outreach. A fast-track compensation policy resolved low-cost issues instantly—delivering delight, not bureaucracy.

3)Personalize and Align for Excellence

Persona-based segmentation replaced income models, dynamically adjusting service based on satisfaction. Quality coordinators and a student-led CX ambassador program humanized touchpoints. Call listening fed real-time improvements.

4)Digitize for Seamless Efficiency

Automation increased speed and resilience. StaffStream ensured branch continuity. Dashboards improved data access. AI enhanced customer journeys, and ATM cash optimization reduced common service failures.

By combining emotional insight, structured feedback, and intelligent systems, Kapital Bank turned its CX vision into reality making every interaction more human, relevant, and valuable.

6. You have the option to answer this final question: Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

Total 250 words used.

Kapital Bank’s Customer-Centric Transformation: Key Results

- Kapital Bank’s customer experience transformation delivered measurable improvements across all touchpoints.
- Service quality** scores reached record high, increasing from 4.54 to 4.61 between Q1 2024 and Q1 2025.
 - Net Promoter Score (NPS)** also rose significantly, from 45.5 to 47.5, while competitors declined. Birbank, the bank’s digital brand, mirrored this upward trend.
 - Operational efficiency was major focus. **Back office resolution** within five days **improved from 64% to 95%**, with 65% of tasks handled in under 24 hours.
 - Call center responsiveness also improved: **service level increased** from 63.6% to 82.7%, with high answer(94%), first call resolution(90%), and satisfaction(87%) rates.
 - Proactive service also led **lower contact rate**, falling from 4.5% to 1%.
 - Complaint rate** dropped from 32.4% to 24.7%, while resolution within 24 hours rose sharply.
 - Brand perception improved** across board. Awareness climbed to 95%, and spontaneous recall to 89%. Usage increased to 69%, with **50% naming Kapital as their primary bank**. Preference for Kapital **due to better service** rose 12.25%, while positive feedback on the call center grew 43%.
 - Customer base growth** capped this progress, with 2.82% increase in just five months, reaching 3.89 million active users.

Ap1: Project Details

Ap2: Executive Summary and Detailed Results

Ap3: Video: **Kapital Bank CEO** explains how AI and data-driven service design support the customer-centric transformation

Ap4: Video: **Voice-of-Customer** Meetings+ Visits of C-Level

Ap5: Video: Kapital Bank’s 150th Anniversary Film

Ap6: Report: Bank’s Sustainability Report

Ap7: Bank Website

Attachments/Videos/Links:

[Customer Oriented Transformation](#)

[REDACTED FOR PUBLICATION]