

# How TTEC transformed a fintech's CX in 8 months

A digital-first, agile CX strategy turned rock-bottom ratings into a 90%+ CSAT score — and made TTEC the exclusive partner of choice

For fast-growing fintechs where trust is the product, one scathing customer review on a popular digital platform can unravel in hours what took years to build. Customers don't just leave. They warn everyone they know.

Here's how a champion-challenger pilot rocketed a Brazilian company with a "bad Reclame Aqui," in local parlance, to a triumphant customer rating of 9 out of 10 — in just eight months' time.

## The challenge

Our client, a U.S. company that extends credit to consumers who are unbanked or don't qualify for traditional loans, entered the Brazil market with a CX model that didn't keep pace with its growth trajectory. Customer satisfaction, response rates, and other performance metrics failed to meet targets.



### The inability to scale quickly

created coverage gaps and eroded quality of the customer experience. New lines of business were growing, including card products, back-office review, direct-to-consumer (D2C), B2C, and B2B, without the support needed.



### The fintech's score

on Brazil's Reclame Aqui customer reviews platform was a dismal 3 on a 1-to-10 scale. In this market, consumers rely on Reclame Aqui the way U.S. consumers depend on Google Reviews and Trustpilot. In Brazil, the reviews platform has outsized cultural influence because it's part of a broader dispute resolution and consumer rights ecosystem.



### Our client's preference

for bot-led contact handling meant human interactions were disproportionately complex, requiring associates with strong judgment and escalation capability, not just script-followers. However, its contact center associates had limited skills and performed like gig workers from a staffing agency rather than as an engaged team with the cohesion, insights, and strategic vision to solve complex issues as true brand ambassadors.



### Switching from

an existing CX provider to a new one, however, was a dicey proposition. Migrating processes, data, and workflows across multiple lines of business risked disruption, errors, and costly downtime — any one of which could cascade into broader operational and customer-facing failures.

## Results

# 9/10

customer review score

# 90%+

CSAT

# 100%

remote CX

Source: TTEC clients



TTEC was brought in for a **champion-challenger pilot**.

**The objective:** De-risk decision-making by running the incumbent provider's solution against a new contender (TTEC) simultaneously to compare and validate performance with real data before committing to any change.

Our solution

Agility was the core operating principle of TTEC’s approach for improving customer satisfaction, response rates, and scalability. Our digital-first strategy had broad scope spanning customer support, smartphone seller networks, back-office review, card products, D2C, and brand management.

Key components:

Brand management

Recognizing the influence of Reclame Aqui on purchasing behavior, TTEC built a dedicated specialist team to monitor, engage, and swiftly resolve customer complaints on the platform.

Speed-to-launch

When the client introduced a new card product that was strategically key for growth, TTEC assembled a team ready for training in one week’s time.

Process improvement

TTEC developed weekly business reports to share observations about customer behavior. We performed analysis and proposed process changes to take advantage of new opportunities. Team leads and front-line associates contributed input to refine processes where they saw friction and inefficiency.

Proximity prerogative

With TTEC’s offices located just blocks from the company, our client visited our site frequently to observe how the team was performing, ask questions, and receive on-demand analysis on any matter of interest. That’s a confidence-booster seldom available with traditional BPO engagements.

Our teams delivered omnichannel CX (chat, WhatsApp, voice) across eight lines of business. TTEC’s multichat model enabled associates to deftly manage up to five separate customer chats simultaneously. Our teams engaged with prospective customers, facilitated enrollment, resolved card-related inquiries and payment issues.

We rapidly scaled up to meet the demands of growth, from 15 associates to 125 in 18 months, maintaining quality levels.

By creating a Six Sigma project, a structured, data-driven initiative to improve process and quality, and leveraging the expertise of our Learning and Performance practice, TTEC identified new processes, training, and workflows to elevate CX.



15 to 125 associates

The results

Our client’s customer satisfaction score on Reclame Aqui rose from 3 to 9 (out of a possible 10) in just eight months’ time. As a result, it was awarded the coveted Certificado RA 1000 badge, which is comparable to an A+ rating from the Better Business Bureau in the United States.

Within the first month of operation, KPI performance outpaced the incumbent provider, prompting the company to move all lines of business to TTEC as the exclusive partner. We started with workers on-site, pivoted to a hybrid model, and within two years, transitioned to 100% Remote CX.

Average handle time (AHT) was reduced, exceeding the client’s goal by 8%.

TTEC entered the pilot as the challenger and left as the fintech’s partner of choice. By outperforming its predecessor on every KPI that mattered — speed, quality, and customer experience.

— TTEC didn’t just win the business.

WE EARNED IT.

ABOUT TTEC

We are TTEC (NASDAQ: TTEC). The architects and builders of next-generation customer experiences. For over four decades, we’ve been shaping and redefining what it means to connect brands with their customers: Seamlessly, intelligently, and with lasting impact. We partner with the world’s most iconic and disruptive companies to design and deliver AI-powered, digital-first experiences that don’t just serve customers, but exceed their expectations. Every interaction. Every touchpoint. Every time.

TTEC Engage is our front-line engine delivering AI-enabled services that include customer engagement, acquisition, tech support, fraud prevention, back-office and more. Our TTEC Digital division builds the future of CX, crafting omnichannel platforms, CRM solutions, AI-driven insights and analytics that power smarter, more personal engagements. Operating across six continents, we fuse technology and human empathy to turn challenges into opportunities, interactions into relationships, and brands into legends. Bringing humanity to business is our purpose. Excellence is our standard. And the results? Happy customers. Stronger businesses. Unstoppable growth.

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