

Banking on Better – Winning Moments that Matter

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Customer Experience (CX) is often discussed in terms of systems, processes, and service channels. But at its core, CX is about how customers feel at every interaction, every touchpoint with an institution. At the heart of CX is a deep human connection that is built on empathy, anticipation of needs, and the ability to consistently deliver when it matters most.

To make customers truly *feel* the organisation, every employee must be equipped to deliver the *brilliant basics* consistently and effortlessly. When the basics are done exceptionally well, everything else follows. Much like a world class athlete, success comes from continuous training and disciplined execution.

In the Customer Experience department, every stakeholder functions like a member of a relay team. Processes are meticulously mapped to ensure seamless handovers across the customer journey; because we understand that when one team member stumbles, or the baton is dropped, the entire race is compromised. When it comes to our customers, there is no practice run. Mastering the 'brilliant basics' is our preparation, and every customer interaction is race day. And in the stands, watching every exchange, every handover, every moment of hesitation is our valued customer.

While our team runs, it is the customer who holds the scoreboard. They may not know the mechanics of the race, but they always know how our service made them feel; whether it was worth watching, engaging with and worth coming back for.

This is why experiences must be designed around real customer moments, the moments of truth. These are interactions where trust is either earned or lost. They carry high emotional impact, influence loyalty, and ultimately shape trust in the institution collectively; these moments define the trajectory of CX metrics, providing the clearest measure of how well the Customer Experience department is delivering on its promise.

Over time, service quality reveals itself through advocacy; when customers confidently recommend us to their families, colleagues, and business partners. These referrals are more than compliments; they are proof that meaningful value is being delivered beyond transaction led interactions.

At Access Bank we are passionate about customers and anchored in the 'brilliant basics.' By applying the philosophy of human, we deepen relationships, strengthen our value proposition to deliver on our role as a trusted partner to individuals, entrepreneurs, and organizations alike. To us CX is not a function, it's a promise; one that is renewed with every customer interaction, every handover, and every moment a customer chooses to come back.

Passion drives us. Compassion sustains us. Commitment keeps us consistent.